

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF DELAWARE**

COLEMAN DUPONT HOMSEY and)	
ELLEN HOMSEY,)	
)	
Plaintiffs,)	C.A. No. 07-338-UNA
)	
v.)	
)	
VIGILANT INSURANCE COMPANY,)	
)	
Defendant.)	

**MEMORANDUM OF LAW IN SUPPORT OF DEFENDANT'S PARTIAL MOTION
TO DISMISS PLAINTIFFS' COMPLAINT BASED UPON INSUFFICIENCY OF
COUNT III (BAD FAITH) AND COUNT IV (CONSUMER FRAUD)**

Denise Seastone Kraft (DE No. 2778)
EDWARDS ANGELL PALMER & DODGE LLP
919 North Market Street
Wilmington, DE 19801
Tel. 302-777-7770
Fax 888-325-9741

*Attorneys for Defendant Vigilant Insurance
Company*

June 5, 2007

TABLE OF CONTENTS

I.	INTRODUCTION	1
II.	PROCEDURAL HISTORY	1
III.	FACTS.....	2
	A. The Policy Claim and Payment Under the Policy	2
	B. Bad Faith Allegations	3
	C. Consumer Fraud Allegations	3
	D. Bona Fide Dispute Allegation	3
IV.	ARGUMENT.....	4
	A. Standard of Law.....	4
	B. When Viewing the Complaint, Legal Conclusions Must Be Rejected.....	4
	C. No Satisfaction of Conditions Precedent Stated in Complaint.....	5
	D. Plaintiffs Have Not Alleged Every Element of Bad Faith to Sustain Such a Claim in Count III of the Complaint.....	6
	E. Plaintiffs Have Not Alleged Every Element of Consumer Fraud to Sustain Such a Claim in Count IV of the Complaint	7
V.	CONCLUSION	9

TABLE OF AUTHORITIES

Cases

<i>BP Amoco Chem. Co. v. Sun Oil Co.</i> , 166 F. Supp. 2d 984, 989 (D. Del. 2001).....	4
<i>Casson v. Nationwide Ins. Co.</i> , Del. Super., 455 A.2d 361, 365 (1982).....	5
<i>Casson v. Nationwide Ins. Co.</i> , Del. Super., 455 A.2d 361, 369 (1982).....	6
<i>Fernandez-Montes v. Allied Pilots Ass'n</i> , 987 F.2d 278, 284 (5th Cir.1993)	4, 5
<i>Fuller v. State Farm Fire & Cas. Co.</i> , 721 F.Supp 1219 (M.D.Ala., 1989)	6
<i>Gardiner v. Old Hickory Cas. Ins. Co.</i> , 529 So.2d 1324 (La.App. 5 Cir., 1988).....	6
<i>Glassman v. Computervision Corp.</i> , 90 F.3d 617, 628(1st Cir.1996).....	4
<i>In re Burlington Coat Factory Securities Litigation</i> , 114 F.3d 1410, 1429-30 (3d Cir.1997).....	4
<i>Koch v. State Farm Fire and Cas. Co.</i> , 565 So.2d 226 (Ala., 1990).....	6
<i>Leeds v. Meltz</i> , 85 F.3d 51, 53 (2d Cir.1996)	5
<i>McDuffy v. Koval</i> , 226 F.Supp2d 541 (D. Del. 2002).	6
<i>Morse v. Lower Merion School Dist.</i> , 132 F.3d 902, 907, FN.8 (3d Cir.1997).....	4
<i>Schrob v. Catterson</i> , 948 F.2d 1402, 1405 (3d Cir. 1991)	4
<i>Tackett v. State Farm Fire & Casualty Insurance Co.</i> , Del., 653 A.2d 254, 264 (1995).....	6

Rules

6 Del. C. § 2513.....	7
Fed. R. Civ. P. 12(b)(6)	1, 4
Fed. R. Civ. P. 9(b).....	8

Treatises

<i>Wright & Miller</i> , Federal Practice and Procedure § 1357 (2d ed.1997).....	5
--	---

I. INTRODUCTION

Vigilant Insurance Company (“Defendant” or “Vigilant”) respectfully submits this Memorandum of Law in support of its Partial Motion to Dismiss Plaintiffs’ Complaint pursuant to Rule 12(b)(6) of the Federal Rules of Civil Procedure. Vigilant seeks dismissal of Count III (Bad Faith) and Count IV (Consumer Fraud) in the Complaint for Declaratory And Other Relief (“Complaint”) based upon the insufficiency of the factual allegations contained in Plaintiffs’ pleading. Accordingly, and for all of the reasons set forth below, Count III and Count IV of the Complaint should be dismissed with prejudice.

II. PROCEDURAL HISTORY

On May 15, 2007, Plaintiffs Coleman duPont Homsey and Ellen Homsey (“Plaintiffs” or “Homseys”) filed the Complaint in the Delaware Superior Court. A Notice of Removal was filed with the United States District Court for the District of Delaware on May 29, 2007 [D.I. 1] due to complete diversity jurisdiction between the parties. The Complaint alleges five Counts for damages as follows: Count I (Declaratory Judgment); Count II (Breach of Contract); Count III (Bad Faith Breach of Contract); Count IV (Consumer Fraud).

In response to the Plaintiffs’ Complaint, Defendant: (i) filed this Motion to Dismiss Count III (Bad Faith) and Count IV (Consumer Fraud) for insufficiency of the factual allegations contained in Plaintiffs’ Complaint; and (ii) answered the remaining counts in Plaintiffs’ Complaint, such Partial Answer to be duly filed with this Court on June 5, 2007.

III. FACTS

The Plaintiffs' Complaint is attached hereto as **Exhibit A** and the allegations in Plaintiffs' Complaint are stated as follows.¹

A. The Policy Claim and Payment Under the Policy

Vigilant issued to Mr. Homsey an insurance policy identified as Chubb Masterpiece Policy No. 12680929-01 (the "Policy"). See Complaint ¶ 6. Mrs. Homsey is Mr. Homsey's spouse and qualifies as a "covered person." See Complaint ¶ 7. The Policy's personal liability coverage section titled "Credit cards, forgery, and counterfeiting" sets forth the Policy's coverage language for such losses, including the "covered persons" rights and obligations thereunder. See Complaint ¶ 10.

By letter dated December 29, 2005, the Plaintiffs tendered to Vigilant a claim (the "Claim") for coverage under the Policy's "credit cards, forgery and counterfeiting" coverage section. See Complaint ¶ 31. The claim was for alleged bank check forgeries drawn on their account at the Wilmington Trust Company and the alleged unauthorized use of their Wilmington Trust Visa credit card and AT&T credit card by their daughter-in-law. See Complaint ¶¶ 11-22. The alleged losses occurred from 2003 through 2005. See Complaint ¶¶ 13, 27, 20.

On December 4, 2006, Vigilant tendered to Mr. Homsey the amount of \$10,000.00 as the "maximum payment" under the Policy for "credit cards, forgery, and counterfeiting" coverage. See Complaint ¶ 47.

¹ Vigilant does not adopt the facts as stated by Plaintiffs. Vigilant only reiterates the facts set forth in Plaintiffs' Complaint for the purposes of this Motion and Memorandum of Law in Support thereof.

B. Bad Faith Allegations

In their Complaint, Plaintiffs stated that Vigilant's handling of Mr. and Mrs. Homsey's claim for "credit cards, forgery, and counterfeiting" coverage was "wrongful in two fundamental respects: first, by virtue of the appalling delays in which Vigilant has engaged; and second, by virtue of its refusal to adopt a reasonable construction of its Policy language." See Complaint ¶ 49. In particular, Plaintiffs state that Vigilant participated in "a willfully perverse and unreasonable construction" of the Policy by construing the Policy reference to "any check" to mean "all aggregated checks" and therefore limiting the total coverage for all forgeries and unauthorized use of credit cards to a total of \$10,000 rather than \$10,000 for each of the alleged multiple acts. See Complaint ¶ 63. Plaintiffs further allege that such interpretation of the Policy language by Vigilant is "willful, dishonest, and without reasonable justification." Id.

C. Consumer Fraud Allegations

Plaintiffs allege that Vigilant's promise to handle claims in "good faith and fair dealing" was false. See Complaint ¶¶ 67-68. The basis of Plaintiffs' consumer fraud allegations is that Vigilant failed to keep its promise to exercise good faith and fair dealing as evidenced by the manner in which Vigilant interpreted the Policy and because Vigilant did not pay Plaintiffs' Claim for almost one year. See Complaint ¶¶ 69-71.

D. Bona Fide Dispute Allegation

Although Plaintiffs claim bad faith and consumer fraud in the interpretation and payment of the Policy, Plaintiffs also admit in the Complaint that a bona fide dispute as to the interpretation of the Policy language exists. Count I of Plaintiffs' Complaint requests Declaratory Judgment. See Complaint ¶ 52-57. In support of Plaintiffs' request

for Declaratory Judgment, the Complaint states that “[a]n actual controversy of a justiciable nature exists between Mr. and Mrs. Homsey (on the one hand) and Vigilant (on the other) concerning the parties’ rights and obligations under the Policy.” See Complaint ¶ 56.

IV. ARGUMENT

A. Standard of Law

In considering a motion to dismiss for failure to state a claim upon which relief can be granted, pursuant to Fed. R. Civ. P. 12(b)(6), this Court must accept as true all of the allegations pled in the complaint and view the facts in the pleadings and all reasonable inferences in favor of the non-moving party. See *Schrob v. Catterson*, 948 F.2d 1402, 1405 (3d Cir. 1991); *BP Amoco Chem. Co. v. Sun Oil Co.*, 166 F. Supp. 2d 984, 989 (D. Del. 2001).

B. When Viewing the Complaint, Legal Conclusions Must Be Rejected

In ruling on a Rule 12(b)(6) motion, courts should reject “legal conclusions,” “unsupported conclusions,” “unwarranted references,” “unwarranted deductions,” “footless conclusions of law,” and “sweeping legal conclusions in the form of actual allegations.” *Morse v. Lower Merion School Dist.*, 132 F.3d 902, 907, FN.8 (3d Cir.1997). “Legal conclusions masquerading as factual conclusions will not suffice to circumvent a motion to dismiss.” *Id.* (quoting *Fernandez-Montes v. Allied Pilots Assocs.* 987 F.2d 278, 284 (5th Cir.1993)). A court need not accept “bald assertions” or “legal conclusions” alleged in a Complaint when deciding a motion to dismiss. *In re Burlington Coat Factory Securities Litigation*, 114 F.3d 1410, 1429-30 (3d Cir.1997) (quoting *Glassman v. Computervision Corp.*, 90 F.3d 617, 628(1st Cir.1996)). See also *Wright &*

Miller, Federal Practice and Procedure § 1357 (2d ed.1997) (when examining 12(b)(6) motions, Courts have rejected “legal conclusions,” “unsupported conclusions,” “unwarranted inferences,” “unwarranted deductions,” “footless conclusions of law,” or “sweeping legal conclusions cast in the form of factual allegations”); *Leeds v. Meltz*, 85 F.3d 51, 53 (2d Cir.1996) (“[w]hile the pleading standard is a liberal one, bald assertions and conclusions of law will not suffice.”); *Fernandez-Montes v. Allied Pilots Ass’n*, 987 F.2d 278, 284 (5th Cir.1993) (“[C]onclusory allegations or legal conclusions masquerading as factual conclusions will not suffice to prevent a motion to dismiss.”)

The basis for Plaintiffs’ claims of bad faith and consumer fraud are legal conclusions without the requisite supporting facts and must be rejected. Plaintiffs’ Complaint basically states that Vigilant received Plaintiffs’ Claim, spent one year investigating the Claim involving a theft that occurred over the course of three years, and then paid \$10,000 on the Claim that was submitted. There is no allegation by Plaintiffs that Vigilant refused to investigate or investigated improperly. Plaintiffs’ entire argument is with respect to the size of the payout due to its interpretation of the Policy language. The Complaint lacks facts sufficient to plead bad faith or consumer fraud.

C. No Satisfaction of Conditions Precedent Stated in Complaint

The insured must show compliance with all conditions precedent to the insurer’s performance. See *Casson v. Nationwide Ins. Co.*, Del. Super., 455 A.2d 361, 365 (1982). Here, there has been no fact *or even conclusion* of any type that plaintiff complied with the terms and conditions of performance required under the Policy. The only allegation regarding Plaintiffs’ performance is the filing of the Claim. Plaintiffs offer no facts

regarding their compliance with Vigilant's Policy procedure or even a general statement that they complied with all conditions precedent.

D. Plaintiffs Have Not Alleged Every Element of Bad Faith to Sustain Such a Claim in Count III of the Complaint

Plaintiffs do not allege in their Complaint any specific act that could constitute "bad faith". A mere legal conclusion alleging "bad faith" is not sufficient. An insurance company's refusal to pay is not arbitrary or capricious where serious issues regarding the right to recovery are raised, *Gardiner v. Old Hickory Cas. Ins. Co.*, 529 So.2d 1324 (La.App. 5 Cir., 1988), or where the claim which the insurance company has failed to pay is as a matter of law fairly debatable, *Koch v. State Farm Fire and Cas. Co.*, 565 So.2d 226 (Ala., 1990), or where the company's interpretation of its policy is reasonable and not contrary to any existing jurisprudence, *Fuller v. State Farm Fire & Cas. Co.*, 721 F.Supp 1219 (M.D.Ala., 1989).

In reviewing the acts of the insurer, Delaware requires that the insurer's acts be "without reasonable justification." *McDuffy v. Koval*, 226 F.Supp2d 541 (D. Del. 2002). Plaintiffs have failed to allege facts demonstrating unreasonable justification in the handling, investigation or payment issued under the Policy.

In bad faith insurance claims involving allegations of denial of payment or delayed payment, the insured must establish that the insurer denied or delayed payment on the claim *without reasonable justification*. See *Tackett v. State Farm Fire & Casualty Insurance Co.*, Del., 653 A.2d 254, 264 (1995). "The ultimate question is whether at the time the insurer denied liability, there existed a set of facts or circumstances known to the insurer which created a *bona fide* dispute and therefore a meritorious defense to the insurer's liability." *Casson*, 455 A.2d at 369 (1982).

Plaintiffs' Complaint fails to state facts alleging that Vigilant's refusal to interpret its Policy in a manner that would allow it to pay Plaintiffs in excess of \$10,000, was clearly without reasonable justification. Further, Plaintiffs admitted a *bona fide* dispute as to the interpretation of the Policy language in Count I of their Complaint requesting Declaratory Judgment. See Complaint ¶ 52-57. Specifically, the Complaint states that "[a]n actual controversy of a justiciable nature exists between Mr. and Mrs. Homsey (on the one hand) and Vigilant (on the other) concerning the parties' rights and obligations under the Policy)." See Complaint ¶ 56.

After a review of the facts in the pleadings and all reasonable inferences given in favor of the Plaintiff, there is no statement of fact in Plaintiffs' Complaint that specifies any "unreasonable justification" by Vigilant. In fact, Plaintiffs acknowledge a *bona fide* dispute regarding interpretation of the Policy language in their Complaint. See Complaint ¶ 56. Accordingly, Count III must be dismissed. The Plaintiffs' request for punitive damages in the *ad damnum* clause based on bad faith must also be stricken.

E. Plaintiffs Have Not Alleged Every Element of Consumer Fraud to Sustain Such a Claim in Count IV of the Complaint.

The Plaintiffs' Complaint conclusorily alleges that defendants have committed a violation of the Delaware Consumer Fraud Act. The Delaware Consumer Fraud Act imposes liability on those who:

act, use or employ[] ... any deception, fraud, false pretense, false promise, misrepresentation, concealment, suppression, or omission of any material fact with the intent that others rely upon such concealment, suppression or omission in connection with a sale, lease or advertisement of any merchandise, whether or not any person has in fact been misled, deceived or damaged thereby[.]

6 Del. C. § 2513

By its very title, the “Delaware Consumer Fraud Act” requires an act of fraud. Acts of fraud must be pled specifically. Federal Rule of Civil Procedure 9(b) requires that:

In all averments of fraud or mistake, the circumstances constituting fraud or mistake shall be stated with particularity. Malice, intent, knowledge, and other condition of mind of a person may be averred generally.

F.R.C.P. 9(b).

Plaintiffs’ Complaint fails to state the alleged fraud with particularity. The Complaint does not state averments of the time, place, nature of, or any other specific facts relating to the alleged fraud. The most preliminary and general information relating to the date(s) the Policy was in effect is not even stated. Even accepting as true the Complaint’s allegation that “Vigilant has created a condition of falsity in the promises it made in the course of the Policy’s sale,” there is no underlying fact alleged here. See Complaint, ¶ 70. Plaintiffs’ Count IV for consumer fraud is only a legal conclusion and there are no particular facts to support such a bald allegation that fraud was committed. There is no specific allegation that states what material fact(s) were misrepresented by Vigilant in this case and how such misrepresentation was made. There is no statement of fact that Vigilant believed a party would rely upon a specific misrepresented material fact in order to enter into the Policy. Further, the Complaint states that the Policy was a contract of adhesion See Complaint ¶ 25. By that reasoning, Vigilant could not have relied on the misrepresentation of any fact at issue here to induce reliance by a party in order to enter into an adhesion contract. Accordingly, Plaintiffs have failed to plead fraud with particularity, there is no basis for Plaintiffs’ Consumer Fraud Act Claim and

Count IV must be dismissed. The Plaintiffs' request for punitive damages in the *ad damnum* clause based on consumer fraud must also be stricken.

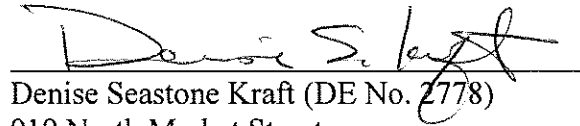
V. CONCLUSION

While the Complaint alleges a general course of conduct between the Plaintiffs and Defendant that sound generally in contract and also requests that the Court interpret the Policy through Count I requesting declaratory judgment, the Complaint does not allege facts necessary to support Count III (Bad Faith) and Count IV (Consumer Fraud). Plaintiffs do not allege that Vigilant did not investigate the Claim; only that the Claim payment was less than Plaintiffs wished and that it was paid almost a year after the claim was reported. The fact that the Plaintiffs waited almost one year in order to receive their benefit under the Policy, without more, does not create the facts necessary to support legal claims for bad faith and consumer fraud. The fact that Plaintiffs do not agree with the manner in which Vigilant interpreted the Policy, without more, does not create the facts necessary to support legal claims for bad faith and consumer fraud. Accordingly, Plaintiffs have not alleged the specific facts necessary to establish the elements of Count III (Bad Faith) and Count IV (Consumer Fraud), and the Counts should be dismissed and Plaintiffs' requests for punitive damages stricken.

For all of the reasons set forth in this Memorandum of Law, the Court should grant the relief requested in Defendant's Partial Motion To Dismiss Plaintiffs' Complaint Based Upon Insufficiency of Count III and Count IV and strike all requests for punitive damages.

Dated: June 5, 2007

EDWARDS ANGELL PALMER & DODGE LLP

A handwritten signature in black ink, appearing to read "Denise Seastone Kraft", is written over a horizontal line.

Denise Seastone Kraft (DE No. 2778)

919 North Market Street

Wilmington, DE 19801

(302) 425-7106

(888) 325-9741 (fax)

*Attorneys for Defendant Vigilant Insurance
Company*

Exhibit A

SUPERIOR COURT CIVIL CASE INFORMATION STATEMENT (CIS)

COUNTY: NEW CASTLE ☒ KENT ☐ SUSSEX ☐
 Civil Case Code: CDEJ

Civil Action Number: 07C-04-543 RRC
 Civil Case Type: Declaratory Judgment

(SEE PAGE TWO FOR CIVIL CASE CODE & CIVIL CASE TYPE)

<p>Caption:</p> <p><u>COLEMAN DUPONT HOMSEY and ELLEN HOMSEY,</u></p> <p style="text-align: right;">Plaintiff,</p> <p style="text-align: center;">v.</p> <p><u>VIGILANT INSURANCE COMPANY,</u></p> <p style="text-align: right;">Defendant.</p>	<p>Name and Status of Party filing document:</p> <p><u>Coleman DuPont Homsey and Ellen Homsey, Plaintiffs</u></p> <p>Document Type: (e.g., COMPLAINT; ANSWER WITH COUNTERCLAIM)</p> <p><u>Complaint</u></p> <p>Non-Arbitration <input checked="" type="checkbox"/> eFile</p> <p>(CERTIFICATE OF VALUE MAY BE REQUIRED)</p> <p>Arbitration <input type="checkbox"/> Mediation <input type="checkbox"/> Neutral Assessment <input type="checkbox"/></p> <p>DEFENDANT (CHECK ONE) <u>ACCEPT</u> <input type="checkbox"/> <u>REJECT</u> <input type="checkbox"/></p> <p>JURY DEMAND YES <input checked="" type="checkbox"/> NO <input type="checkbox"/></p> <p>TRACK ASSIGNMENT REQUESTED (CHECK ONE):</p> <p><u>EXPEDITED</u> <input type="checkbox"/> <u>STANDARD</u> <input checked="" type="checkbox"/> <u>COMPLEX</u> <input type="checkbox"/></p>
<p>ATTORNEY NAME(S):</p> <p><u>John S. Spadaro</u></p> <p>ATTORNEY ID(S):</p> <p><u>3155</u></p> <p>FIRM NAME:</p> <p><u>John Sheehan Spadaro, LLC</u></p> <p>ADDRESS:</p> <p><u>724 Yorklyn Road, Suite 375</u></p> <p><u>Hockessin, DE 19707</u></p> <p>TELEPHONE NUMBER:</p> <p><u>(302)235-7745</u></p> <p>FAX NUMBER:</p> <p><u>(302)235-2536</u></p> <p>E-MAIL ADDRESS:</p> <p><u>jspadaro@johnsheehanspadaro.com</u></p>	<p>IDENTIFY ANY RELATED CASES NOW PENDING IN THE SUPERIOR COURT BY CAPTION AND CIVIL ACTION NUMBER INCLUDING JUDGE'S INITIALS</p> <p>_____</p> <p>_____</p> <p>EXPLAIN THE RELATIONSHIP(S):</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>OTHER UNUSUAL ISSUES THAT AFFECT CASE MANAGEMENT:</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>(IF ADDITIONAL SPACE IS NEEDED, PLEASE ATTACH PAGE.)</p>
<p>THE PROTHONOTARY WILL NOT PROCESS THE COMPLAINT, ANSWER, OR FIRST RESPONSIVE PLEADING IN THIS MATTER FOR SERVICE UNTIL THE CASE INFORMATION STATEMENT (CIS) IS FILED. THE FAILURE TO FILE THE CIS AND HAVE THE PLEADING PROCESSED FOR SERVICE MAY RESULT IN THE DISMISSAL OF THE COMPLAINT OR MAY RESULT IN THE ANSWER OR FIRST RESPONSIVE PLEADING BEING STRICKEN.</p>	

SUPERIOR COURT CIVIL CASE INFORMATION STATEMENT (CIS) INSTRUCTIONS

CIVIL CASE TYPE

Please select the appropriate civil case code and case type (e.g., **CODE** - AADM and **TYPE** - Administrative Agency) from the list below. Enter this information in the designated spaces on the Case Information Statement.

APPEALS AADM- Administrative Agency ACCP - Court of Common Pleas ACER - Certiorari AFAM - Family Court AIAB - Industrial Accident Board APSC - Public Service Commission AUIB - Unemployment Insurance Appeal Board COMPLAINTS CAAA - Auto Arb Appeal * CASB - Asbestos CATT - Foreign & Domestic Attachment CCCP - Transfer from CCP* CCHA - Transfer from Chancery * CCON - Condemnation CDBT - Debt/Breach of Contract * CDEF - Defamation * CDEJ - Declaratory Judgment CEJM - Ejectment * CFJG - Foreign Judgment * CINT - Interpleader CLIB - Libel * CMAL - Malpractice * CACT - Class Action CPIA - Personal Injury Auto * CPIN - Personal Injury * CPRD - Property Damage * CPRL - Products Liability * CRPV - Replevin CSBI - Silicone Breast Implant CTAX - Tax Appeal CFRD - Fraud Enforcement CSPD - Summary Proceedings Dispute INVOLUNTARY COMMITMENTS INVC- Involuntary Commitment	MISCELLANEOUS MAAT - Appointment of Attorney MAFF - Application for Forfeiture MCED - Cease and Desist Order MCRO - Complaint Requesting Order MCTO - Consent Order MHAC - Habeas Corpus MIND - Destruction of Indicia of Arrest MISS - Issuance of Subpoena/Material Witness MMAN - Mandamus MOUT - Out of State Deposition MPOS - Writ of Possession MPRO - Writ of Prohibition MROP - Petition for Return of Property MSAM - Satisfy Mortgage MSOJ - Compel Satisfaction of Judgment MTAX - Tax Ditches MVAC - Vacate Public Road MSEM - Set Aside Satisfaction of Mortgage MSSS - Set Aside Sheriff's Sale MSEL - Sell Real Estate for Property Tax MTOX - Hazardous Substance Cleanup MCVP - Civil Penalty MREF - Tax Intercept MGAR - Appointment of Guardianship MFOR - Intercept of Forfeited Money MSET - Structured Settlement MORTGAGES MORT - Mortgage MECHANICS LIENS LIEN - Mechanics Lien * OTHER OTHR - Specify Type
---	--

Case types subject to Arbitration Rule 16.1

DUTY OF THE PLAINTIFF

Each plaintiff/counsel shall complete the attached Civil Case Information Statement (CIS) and file with the complaint.

DUTY OF THE DEFENDANT Each defendant/counsel shall complete the attached Civil Case Information Statement (CIS) and file with the answer and/or first responsive pleading.

**IN THE SUPERIOR COURT OF THE STATE OF DELAWARE
IN AND FOR NEW CASTLE COUNTY**

COLEMAN DUPONT HOMSEY and
ELLEN HOMSEY,

Plaintiffs,

v.

VIGILANT INSURANCE COMPANY,

Defendant.

)
)
)
)
)
)
)
)
)
)

C.A. No.

07C-04-543 RRC

NON-ARBITRATION CASE
TRIAL BY JURY DEMANDED

2007 JUN 01 PM 2:45

RECEIVED
CLERK OF COURT

COMPLAINT FOR DECLARATORY AND OTHER RELIEF

Plaintiffs Coleman DuPont Homsey and Ellen Homsey, as and for their complaint for declaratory and other relief against defendant Vigilant Insurance Company, allege as follows:

Nature of the Action

1. This is an action seeking recovery of compensatory and punitive damages, declaratory relief, attorneys' fees and other relief arising from defendant Vigilant Insurance Company's breach of contract, bad faith breach of contract, violation of 6 Del. C. §2513, and otherwise wrongful refusal to honor its contractual obligations under a certain policy of insurance denominated as a "Chubb Masterpiece Policy," and issued to the plaintiff Coleman DuPont Homsey.

2. This action seeks, among other relief, a declaration that the defendant Vigilant Insurance Company must pay Mr. and Mrs. Homsey's legal obligations for 1) thefts of certain credit cards and/or credit card numbers, up to a total of \$10,000 for each such theft, and 2) losses caused by forgery of certain checks, up to a total of \$10,000 for each such check.

The Parties

3. Plaintiffs Coleman DuPont Homsey and Ellen Homsey are natural persons and husband and wife. They reside at 466 Snuff Mill Lane, Hockessin, Delaware 19707.

4. Mr. Homsey is the named insured under "Chubb Masterpiece Policy" no. 12680929-01.

5. Defendant Vigilant Insurance Company ("Vigilant") is, on information and belief, a New York corporation with offices at 15 Mountain View Road, Warren, New Jersey 07061. It is engaged in the business of insurance, and regularly sells insurance within the State of Delaware.

The Insurance Contract

6. Vigilant issued to Mr. Homsey its "Chubb Masterpiece Policy" no. 12680929-01 (the "Policy"). On information and belief, the Policy has been in effect at all times relevant to this action.

7. The Policy expressly extends coverage to Mr. Homsey as "the person named in the [Policy's] Coverage Summary," along with "a spouse who lives with that person" (meaning, in this instance, plaintiff Ellen Homsey). Mrs. Homsey is thus an insured person under the Policy.

7. The Policy provides various insurance coverages, including without limitation those described within the Policy as Deluxe House Coverage, Standard Contents Coverage and Personal Liability Coverage.

8. Beginning at page T-1 of the Policy, the Policy sets forth the terms and conditions of its Personal Liability Coverage.

9. Beginning at page T-4 of the Policy, the Policy sets forth certain "Extra Coverages" as part of the Personal Liability Coverage section.

10. Among the "Extra Coverages" set forth within the Policy's Personal Liability Coverage section is one titled "Credit cards, forgery and counterfeiting," which appears at page T-6 of the Policy. This grant of "Credit cards, forgery, and counterfeiting" coverage provides as follows:

Credit cards, forgery, and counterfeiting

We cover a covered person's legal obligation, up to a total of \$10,000 for:

- loss or theft of a credit or bank card issued to you or a family member, provided that all the terms for using the card are complied with;
- loss caused by theft of a credit card number or bank card number issued to you or a family member when used electronically, including use on the Internet, provided that all the terms for using the card are complied with;
- loss caused by forgery or alteration of any check or negotiable instrument; or
- loss caused by accepting in good faith any counterfeit paper currency.

We will defend a claim or suit against you or a family member for loss or theft of a credit card or bank card. We have the option to defend a claim or suit against you or a family member (or against a bank, with respect to this coverage) for forgery or counterfeiting.

We may investigate, negotiate and settle any such claim or suit at our discretion. Our obligation to defend ends when our payment for the loss equals \$10,000.

In the event of a claim, the covered person shall comply with the duties described in Policy Terms, Property Conditions, Your duties after a loss and Policy Terms, Liability Conditions, Your Duties after a loss. In addition, the covered person shall notify the credit card service company or the issuing bank.

This coverage does not apply to losses covered under Identity fraud.

The Underlying Forgeries and Thefts

11. In or about calendar year 2000 Mr. and Mrs. Homsey opened a "Capital Advantage Checking Account" with Wilmington Trust Company, a Delaware bank (the "Checking Account"). In addition, Mr. and Mrs. Homsey were issued a Wilmington Trust Visa credit card ("the "Wilmington Trust Visa card").

12. At times relevant to this complaint, Mr. and Mrs. Homsey have also been holders of an AT&T Universal credit card (the "AT&T card").

A. Losses Caused By Forgery of Checks

13. Mr. and Mrs. Homsey have suffered multiple losses as the result of the forging of checks from the Checking Account. Specifically, and on information and belief, their adult son's ex-wife forged multiple checks from the Checking Account, and presented them for payment during 2003 and 2004.

14. The forged checks include individual checks written for as little as \$300, or as much as \$35,000.

15. The total amount of forged checks exceeds \$218,000.

16. Copies of certain of the forged checks are attached hereto as Exhibit A. An itemized listing of some or all of the forged checks is attached hereto as Exhibit B.

B. Losses Caused By Theft of the Wilmington Trust Visa Card

17. Mr. and Mrs. Homsey have suffered multiple losses due to multiple thefts of their Wilmington Trust Visa card and/or thefts of the corresponding credit card number. Specifically, and on information and belief, their son's ex-wife misappropriated the Homseys' Wilmington Trust Visa card (and/or the corresponding credit card number) on multiple occasions during 2003, 2004 and 2005.

18. The losses suffered by Mr. and Mrs. Homsey in connection with the multiple thefts of their Wilmington Trust Visa card (and/or the corresponding credit card number) exceed \$26,000.

19. The multiple thefts of Mr. and Mrs. Homsey's Wilmington Trust Visa card (and/or of the corresponding credit card number) are reflected by the documents attached hereto as Exhibit C.

C. Losses Caused By Theft of the AT&T Card

20. Mr. and Mrs. Homsey have suffered multiple losses due to multiple thefts of their AT&T card and/or thefts of the corresponding credit card number. Specifically, and on information and belief, their son's ex-wife misappropriated the Homseys' AT&T card (and/or the corresponding credit card number) on multiple occasions during 2004 and 2005.

21. The losses suffered by Mr. and Mrs. Homsey in connection with the multiple thefts of their AT&T card (and/or of the corresponding credit card number) exceed \$13,000.

22. The multiple thefts of Mr. and Mrs. Homsey's AT&T card (and/or of the corresponding credit card number) are reflected by the documents attached hereto as Exhibit D.

Coverage Under the Policy

23. The Policy, with its terms, conditions, definitions and exclusions, was drafted by Vigilant, and/or assembled by Vigilant using pre-existing form policy wordings of its own choosing.

24. The Policy's terms, conditions, definitions and exclusions were not the product of negotiations between Vigilant (on the one hand) and Mr. and Mrs. Homsey (on the other).

25. The Policy is a contract of adhesion.

26. Because the Policy is a contract of adhesion, Mr. and Mrs. Homsey are entitled (as consumer insureds) to any reasonable reading of its terms.

27. Mr. and Mrs. Homsey suffered multiple thefts of credit cards and/or credit card numbers during the Policy's effective period, and as alleged above.

28. A reasonable reading of the Policy's "Credit cards, forgery and counterfeiting" coverage section requires Vigilant to pay up to \$10,000 for each of the multiple thefts of credit cards and/or credit card numbers suffered by Mr. and Mrs. Homsey.

29. Mr. and Mrs. Homsey were the victims of multiple instances of check forging on the Checking Account during the Policy's effective period, and as alleged above.

30. A reasonable reading of the Policy's "Credit cards, forgery and counterfeiting" coverage section requires Vigilant to pay up to \$10,000 for each of the multiple checks forged on the Checking Account.

Vigilant's (Wrongful) Claims Handling

31. By letter dated December 29, 2005 and sent by hand delivery and FedEx from Mr. and Mrs. Homsey's attorney to Weymouth & Smith Insurance, Inc., Vigilant's agent for receipt of notice of claims under the Policy, Mr. and Mrs. Homsey tendered to Vigilant their claim for coverage under the Policy's "Credit cards, forgery, and counterfeiting" coverage section. By that same letter, the Homseys provided to Vigilant's agent the documentary evidence attached hereto as Exhibits A and B.

32. Vigilant did not communicate with the Homseys or their attorney regarding the tendered claim for "Credit card, forgery, and counterfeiting" coverage during January 2006.

33. Vigilant made no offer of payment to Mr. and Mrs. Homsey in connection with their claim for "Credit card, forgery, and counterfeiting" coverage during January 2006.

34. Vigilant did not communicate with the Homseys or their attorney regarding the tendered claim for "Credit card, forgery, and counterfeiting" coverage during February 2006.

35. Vigilant made no offer of payment to Mr. and Mrs. Homsey in connection with their claim for "Credit card, forgery, and counterfeiting" coverage during February 2006.

36. Vigilant did not communicate with the Homseys or their attorney regarding the tendered claim for "Credit card, forgery, and counterfeiting" coverage during March 2006.

37. Vigilant made no offer of payment to Mr. and Mrs. Homsey in connection with their claim for "Credit card, forgery, and counterfeiting" coverage during March 2006.

38. Vigilant did not communicate with the Homseys or their attorney regarding the tendered claim for "Credit card, forgery, and counterfeiting" coverage during April 2006.

39. Vigilant made no offer of payment to Mr. and Mrs. Homsey in connection with their claim for "Credit card, forgery, and counterfeiting" coverage during April 2006.

40. Vigilant made no offer of payment to Mr. and Mrs. Homsey in connection with their claim for "Credit card, forgery, and counterfeiting" coverage during May 2006.

41. Vigilant made no offer of payment to Mr. and Mrs. Homsey in connection with their claim for "Credit card, forgery, and counterfeiting" coverage during June 2006.

42. Vigilant made no offer of payment to Mr. and Mrs. Homsey in connection with their claim for "Credit card, forgery, and counterfeiting" coverage during July 2006.

43. Vigilant made no offer of payment to Mr. and Mrs. Homsey in connection with their claim for "Credit card, forgery, and counterfeiting" coverage during August 2006.

44. Vigilant made no offer of payment to Mr. and Mrs. Homsey in connection with their claim for "Credit card, forgery, and counterfeiting" coverage during September 2006.

45. Vigilant made no offer of payment to Mr. and Mrs. Homsey in connection with their claim for "Credit card, forgery, and counterfeiting" coverage during October 2006.

46. Vigilant made no offer of payment to Mr. and Mrs. Homsey in connection with their claim for "Credit card, forgery, and counterfeiting" coverage during November 2006.

47. By letter dated December 4, 2006 (nearly one full year after Mr. and Mrs. Homsey tendered to Vigilant their claim for coverage under the Policy's "Credit cards, forgery, and counterfeiting" coverage section) Vigilant tendered to Mr. Homsey the amount of \$10,000, contending that this amount represents some "maximum payment" for "Credit cards, forgery, and counterfeiting" coverage. Vigilant has thus failed and refused to pay to Mr. and Mrs. Homsey the full value of their claim, and has instead adopted a construction of the "Credit cards, forgery, and counterfeiting" coverage section that is designed to minimize Vigilant's financial liability on the claim.

48. Vigilant's construction of the "Credit cards, forgery, and counterfeiting" coverage section is particularly unreasonable as applied to Mr. and Mrs. Homsey's claim for loss caused by forgery. That is, the Policy expressly promises coverage up to \$10,000 for loss caused by "forgery or alteration of any check" The reference to "any check" means *any one check* or *any single check*. As a matter of standard English usage, it does not permit Vigilant to limit coverage to \$10,000 for an aggregated group of multiple checks.

49. Vigilant's handling of Mr. and Mrs. Homsey's claim for "Credit cards, forgery, and counterfeiting" coverage has thus been wrongful in two fundamental respects: first, by virtue of the appalling delays in which Vigilant has engaged; and second, by virtue of its refusal to adopt a reasonable construction of its own Policy language.

50. Based on the facts and circumstances as alleged above, Mr. and Mrs. Homsey are entitled to coverage under the Policy's "Credit cards, forgery, and counterfeiting" coverage section, and in connection with the thefts and forgeries alleged herein.

51. Vigilant's December 4, 2006 tender of \$10,000 to Mr. Homsey reflects the fact that Vigilant does not deny, or will not deny, that Mr. and Mrs. Homsey are entitled to "Credit cards, forgery, and counterfeiting" coverage under the Policy. Rather, the parties' threshold dispute relates to the dollar amount of Vigilant's coverage obligation.

COUNT I

Declaratory Judgment

52. Plaintiffs Coleman DuPont Homsey and Ellen Homsey repeat and incorporate by reference the allegations set forth in paragraphs 1 through 51 above.

53. The Policy's terms require Vigilant to pay Mr. and Mrs. Homsey's legal obligations for the thefts of credit cards and/or credit card numbers they have suffered, up to a total of \$10,000 for each such theft.

54. The Policy's terms require Vigilant to pay Mr. and Mrs. Homsey's legal obligations for the forging of checks from their Checking Account, up to a total of \$10,000 for each such check.

55. Vigilant has failed to pay (and refuses to pay) Mr. and Mrs. Homsey's legal obligations for the subject thefts and forgeries.

56. An actual controversy of a justiciable nature exists between Mr. and Mrs. Homsey (on the one hand) and Vigilant (on the other) concerning the parties' rights and obligations under the Policy. The controversy is of sufficient immediacy to justify the entry of a declaratory judgment.

57. An award of declaratory relief by this Court will terminate some or all of the existing controversy between the parties.

COUNT II

Breach of Contract

58. Plaintiffs Coleman DuPont Homsey and Ellen Homsey repeat and incorporate by reference the allegations set forth in paragraphs 1 through 57 above.

59. Vigilant has breached the terms of the Policy by failing and refusing to pay Mr. and Mrs. Homsey's legal obligations for the thefts and forgeries alleged herein.

60. Vigilant has breached the terms of the Policy by engaging in the conduct described in paragraphs 31 through 49 above.

61. As a direct result of Vigilant's breach of contract, plaintiffs Coleman DuPont Homsey and Ellen Homsey have been deprived of the benefits of the insurance coverage for which premiums were paid under the Policy. As a further result of Vigilant's breach of contract, plaintiffs Coleman DuPont Homsey and Ellen Homsey have suffered economic loss.

COUNT III

Bad Faith Breach of Contract

62. Plaintiffs Coleman DuPont Homsey and Ellen Homsey repeat and incorporate by reference the allegations set forth in paragraphs 1 through 61 above.

63. By valuing Mr. and Mrs. Homsey's claim for "Credit cards, forgery and counterfeiting" coverage at just \$10,000, Vigilant has necessarily construed the reference to "any check" (within the "Credit cards, forgery, and counterfeiting" coverage section) to mean "all aggregated checks." This is a willfully perverse and unreasonable construction, and contrary to the plain meaning of "any" as commonly understood by ordinary speakers of standard English

(including small children). For Vigilant to adopt such a construction as a means of avoiding its coverage obligations is willful, dishonest, and without reasonable justification.

64. Vigilant's delay in investigating and paying Mr. and Mrs. Homsey's claim for "Credit cards, forgery and counterfeiting" coverage has been egregious, extreme and without reasonable justification.

65. As a direct result of Vigilant's bad faith breach of contract, plaintiffs Coleman DuPont Homsey and Ellen Homsey have suffered and will suffer injury as heretofore alleged.

COUNT IV

Consumer Fraud

66. Plaintiffs Coleman DuPont Homsey and Ellen Homsey repeat and incorporate by reference the allegations set forth in paragraphs 1 through 65 above.

67. The Policy contains Vigilant's promise of good faith and fair dealing in the handling of claims thereunder.

68. By selling and issuing the Policy, Vigilant promised to handle claims thereunder in good faith, and to deal fairly with Mr. and Mrs. Homsey.

69. By selling and issuing the Policy, Vigilant promised to provide "Credit card, forgery and counterfeiting" coverage consistent with the Policy's terms.

70. By engaging in the conduct alleged in paragraphs 31 through 49 above, Vigilant has created a condition of falsity in the promises it made in the course of the Policy's sale.

71. Vigilant's conduct, as alleged above, is in violation of 6 Del. C. §2513.

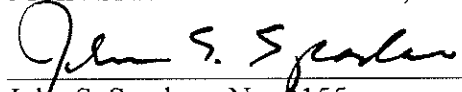
72. As a direct result of Vigilant's violation of 6 Del. C. §2513, plaintiffs Coleman DuPont Homsey and Ellen Homsey have suffered and will suffer injury as heretofore alleged.

WHEREFORE, plaintiffs Coleman DuPont Homsey and Ellen Homsey respectfully request that this Court enter judgment in their favor and against Vigilant Insurance Company as follows:

- a. Awarding to Mr. and Mrs. Homsey compensatory damages for Vigilant's breach of contract;
- b. Awarding to Mr. and Mrs. Homsey punitive damages for Vigilant's bad faith breach of contract;
- c. Awarding to Mr. and Mrs. Homsey punitive damages for Vigilant's breach of the contractual duty of fair dealing;
- d. Awarding to Mr. and Mrs. Homsey compensatory and punitive damages for Vigilant's violation of 6 Del. C. §2513;
- e. Declaring the parties' rights, duties, status or other legal relations under the Policy;
- f. Awarding to Mr. and Mrs. Homsey all costs of this action, including without limitation attorneys' fees under 18 Del. C. §4102; and
- g. Awarding such other and further relief as this Court deems just and proper.

Respectfully submitted,

JOHN SHEEHAN SPADARO, LLC



John S. Spadaro, No. 3155
724 Yorklyn Road, Suite 375
Hockessin, DE 19707
(302)235-7745

April 20, 2007

Attorney for plaintiffs Coleman DuPont Homsey
and Ellen Homsey

**IN THE SUPERIOR COURT OF THE STATE OF DELAWARE
IN AND FOR NEW CASTLE COUNTY**

COLEMAN DUPONT HOMSEY and
ELLEN HOMSEY,

Plaintiffs,

v.

VIGILANT INSURANCE COMPANY,

Defendant.

C.A. No. *07C-04-543 RRC*

NON-ARBITRATION CASE
TRIAL BY JURY DEMANDED

PRAECIPE FOR SUMMONS

TO: PROTHONOTARY, NEW CASTLE COUNTY SUPERIOR COURT
Superior Court
New Castle County Courthouse
500 King Street
Wilmington, DE 19801

PLEASE ISSUE WRIT COMMANDING the Sheriff of ~~New Castle~~ ^{KENT} County to serve the Summons and Complaint on Vigilant Insurance Company c/o the Delaware Insurance Commissioner, Delaware Department of Insurance, 841 Silver Lake Boulevard, Dover, DE 19904, in accordance with 18 Del. C. § § 524 and 525. A check made payable to the Delaware Insurance Commissioner in the amount of \$25.00 is attached hereto representing the required fee.

JOHN SHEEHAN SPADARO, LLC

John S. Spadaro

John S. Spadaro
724 Yorklyn Road, Suite 375
Hockessin, DE 19707
(302)235-7745

April 20, 2007

Attorney for plaintiffs Coleman DuPont Homsey
and Ellen Homsey

*(2) writs issued
Ins Comm
#1090 \$25.00*

Shir CR # 1091 \$30.00

3729 WT 452 41304031 \$300.00 -

6968
 42-97311
 4/14/04
 DATE
 COLEMAN HOMSEY
 WALTER HOMSEY
 ELLEN HOMSEY
 456 SHUFF MILL LANE 302-633-8483
 HOCKESSIN, DE 19707
 PAY TO THE ORDER OF Martha C. Boyer-Homsey \$ 35,500.00
thirty thousand five hundred DOLLARS
 WILMINGTON
 TRUST
 Wilmington, Delaware
 MEMO
 -80311000921; 1064 85999 6968

WILMINGTON TRUST CO >031100092
0331429760 04162004
PKT=0 101 044 12

3710 WT 106 41604M118 \$3500.00 -

Man E. Hour
137/240000

COLEMAN HOMSEY
WALTER HOMSEY
EILEN HOMSEY
400 SHUFF MILL LANE 303-885-0403
HOCKESSIN, DE 19707

62-7311 6970

DATE 4/9/64

PAY TO THE ORDER OF Peter S. ... \$ 15.00

WILMINGTON TRUST COMPANY

103110009210 1061 8599 6970 000000 5200

03110009Z
0106027970 04272004
PKT#0 156 018 2

0212603224
04272004
031000040 FRB-PHILA 056625080 >O 3083
BNR-2208 TRC-2044 111008 21 INTERNATIONAL
04262004 BOYERTOWN PA
0000000000956890SX 63


0017 5 4 4 7 J

RFB DEPOSIT ONLY
#56835
PETER D. SCHUMPER, R.A.

HQ 101
NATIONAL
BOYERTOWN
PA 17003

ST 2608

BANK

<p>COLEMAN HOMSEY WALTER HOMSEY ELLEN HOMSEY</p> <p>456 SNIPP MILL LANE 302-843-8183 HOCKESSIN, DE 18707</p>	<p>62-7311 6871</p> <p>DATE <u>4/12/81</u></p>
<p>PAY TO THE ORDER OF <u>Lila Torres</u></p>	<p>\$ <u>1.00</u> DOLLARS</p>
 <p>WILMINGTON TRUST Wilmington, Delaware</p>	<p>MEMO _____</p> <p>⑆03⑆1000042⑆-1064-8599⑆ 697⑆⑈000000000000⑆</p>

031100092
0101844570 04212004
PKT-D 167 011 5

0310000534
REC 8904 TUNICUM PD PA
0420204 PK121 EM293
Z600150000

ENCLOSURE
For Deposit only

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
458 SNUFF MILL LANE 302-635-0403
HOCKESSIN, DE 19707

62-87311 6972

DATE 7/18/64

PAY TO THE ORDER OF AT&T Telecommunications

\$ 796.42

Seventy nine hundred and sixty four 22

WILMINGTON TRUST
WILMINGTON, Delaware

BBC 0419.8 148
001 154 179.

MEMO 5491 1302 7411 0322

1003110009210 1064 8599 6972 0000795422

031100092
0334799360 04212004
PKT=0 167 010 RU

3

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
455 SHUFF MILL LANE 302-555-9493
HOCKESSIN, DE 19707

DATE 5/3/04 6997

PAY TO THE ORDER OF Maria C. Boy \$ 4,000.00
four thousand 00 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO [Signature]

⑆031100092⑆ 1064 8599⑆ 6997

account 10648599 amount 4000.00 date 05-03-2004
sequence 110590950

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
455 SHUFF MILL LANE 302-555-9493
HOCKESSIN, DE 19707

DATE 5/15/04 6999

PAY TO THE ORDER OF First Union A/S \$ 560.00
Five hundred and sixty 00 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO [Signature]

⑆031100092⑆ 1064 8599⑆ 6999 ⑆0000056000⑆

account 10848599 amount 560.00 date 05-14-2004
sequence 118987270

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
455 SHUFF MILL LANE 302-555-9493
HOCKESSIN, DE 19707

DATE 5/14/04 7000

PAY TO THE ORDER OF Leanne Staff, Mid. \$ 560.00
Five hundred and sixty 00 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO [Signature]

⑆031100092⑆ 1064 8599⑆ 7000 ⑆0000056000⑆

account 10848599 amount 560.00 date 05-14-2004
sequence 118987280

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
455 SHUFF MILL LANE 302-555-9493
HOCKESSIN, DE 19707

DATE 5/5/04 7001

PAY TO THE ORDER OF Rhodie Landscaping \$ 35,000.00
thirty five thousand 00 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO [Signature]

⑆031100092⑆ 1064 8599⑆ 7001

account 10648599 amount 35000.00 date 05-10-2004
sequence 349619160

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
455 SHUFF MILL LANE 302-555-9493
HOCKESSIN, DE 19707

DATE May 3, 2004 7002

PAY TO THE ORDER OF CHSBB \$ 447.00
Four hundred forty seven 00 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO [Signature]

⑆031100092⑆ 1064 8599⑆ 7002 ⑆0000044700⑆

account 10648599 amount 447.00 date 05-11-2004
sequence 117362160

WILMINGTON TRUST CO ⑆031100092⑆
0110590950 05032004
PKT=0 101 095 5

3753 471125 533040057 ⑆4800.00

FOR DEPOSIT ONLY
LOUIS A. LEAF, MD.
5646706371

⑆031100092⑆
0118987270 05142004
PKT=0 167 012 17

3050 73 1031

FOR DEPOSIT ONLY
LOUIS A. LEAF, MD.
5646706371

⑆031000053⑆
0118987280 05142004
PKT=0 167 012 17

2500530476

⑆031100092⑆
0118987280 05142004
PKT=0 167 012 17

3050 73 1031

FOR DEPOSIT ONLY
LOUIS A. LEAF, MD.
5646706371

⑆031000053⑆
0118987280 05142004
PKT=0 167 012 17

2500530476

WILMINGTON TRUST CO ⑆031100092⑆
0349619160 05102004
PKT=0 137 060 3

Deposit ONLY
34961530

⑆01086200⑆
05102004 ⑆031100092⑆
031000040100092004
PKT=0 156 024 8

ACCOUNT OF
WILSON HAYEE
WILSON HAYEE
P.O. BOX 100

MY 04 10
STREET BELLEVILLE
NEW ELY, NEBRASKA

BANK

Walter Homsey

05-18/2004

PAY TO THE ORDER OF WTC 2849-1530 \$4,500.00

four thousand five hundred DOLLARS

WILMINGTON TRUST

0311000921

account 10648599 amount 4500.00 date 05-18-2004
sequence 357812720

BANK

05-27/2004

PAY TO THE ORDER OF Cash \$1000.00

one thousand DOLLARS

WILMINGTON TRUST

0311000921

account 10648599 amount 1000.00 date 05-28-2004
sequence 366430300

BANK

Walter Homsey

05-24/2004

PAY TO THE ORDER OF WTC 2840 0047 \$1500.00

fifteen hundred DOLLARS

WILMINGTON TRUST

0311000921

account 10648599 amount 1500.00 date 05-27-2004
sequence 365253350

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
466 SHUFF MILL LANE 200-455-9483
HOCKESSIN, DE 19707

05-14/2004

PAY TO THE ORDER OF Delaware Democratic Victory Fund \$30.00

thirty DOLLARS

WILMINGTON TRUST

0311000921 1064 8599 6910 0000003000

account 10648599 amount 30.00 date 05-14-2004
sequence 354143510

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
466 SHUFF MILL LANE 200-455-9483
HOCKESSIN, DE 19707

05-14/2004

PAY TO THE ORDER OF Walter Homsey, Cash \$560.00

Five hundred and sixty DOLLARS

WILMINGTON TRUST

0311000921 1064 8599 6969 0000056000

account 10648599 amount 560.00 date 05-14-2004
sequence 118987250

WILMINGTON TRUST CO >0311000921

0357812720 05182004

PKT=13 101 045 14

WILMINGTON TRUST CO >0311000921

0366430300 05282004

PKT=13 101 045 17

3701 WT 455 52704H029 \$1000.00 -

WILMINGTON TRUST CO >0311000921

0365253350 05272004

PKT=13 101 045 17

0311000921

0354143510 05142004

PKT=0 167 002 7

BANK OF AMERICA NA BAL

1052473374 LEAF 90 P11

05/13/04

4010891983

0311000921

0118987250 05142004

PKT=0 167 012 17

5030 73

FOR DEPOSIT ONLY

LEAF A. LEAF, M.D.

50-46706371

2500539470

COLEMAN HOMSEY WALTER HOMSEY ELLEN HOMSEY 458 SNUFF MILL LANE 302-696-8483 HOCKESSIN, DE 19707		62-6/311 7023
DATE <u>5/21/04</u>		
PAY TO THE ORDER OF <u>Gravelly Hockessin</u> \$ <u>11,516.90</u> <u>Eleven thousand five hundred and 90/100</u>		
WILMINGTON TRUST Wilmington, Delaware		
MEMO <u>Equip & Repairs</u>		
⑆031100092⑆ 1064 8599⑆ 7023 ⑆0001151690⑆		

031100092 0361328060 05242004 PKTID 167 013 21	0310000114 SAVINGS & SAVINGS PHILA, PA 19104-1000
0825464267	

account 10648599 amount 11516.90 date 05-24-2004
 sequence 361328080

W. Homsey
DATE 6/4/04
WTC 2849 1530 \$5000.00
five thousand
WILMINGTON TRUST
X 11111 X 15111 X
MEMO
0311000924

HILMINGTON TRUST CO >0311000924
0371591880 06042004
PKT=13 101 082 23

account 10648599 amount 5000.00 date 06-04-2004
sequence 371591880

BANK V

WALTER HOMSEY
DATE 6/8/04
WTC 2849-1530 \$20,000.00
twenty thousand
WILMINGTON TRUST
X 11111 X 15111 X
MEMO
0311000924

HILMINGTON TRUST CO >0311000924
0139800990 06092004
PKT=13 101 098 18

account 10648599 amount 20000.00 date 06-09-2004
sequence 139800990

BANK V

WTC 2849-1530 \$2500.00
two thousand five hundred
WILMINGTON TRUST
X 11111 X 15111 X
MEMO
0311000924

HILMINGTON TRUST CO >0311000924
0139801000 06092004
PKT=13 101 098 18

account 10648599 amount 2500.00 date 06-09-2004
sequence 139801000

Walter Homsey
BROWN
DATE 6/16/04
WTC 2849-1530 \$200.00
Two Hundred
WILMINGTON TRUST
X 11111 X 15111 X
MEMO
0311000924

HILMINGTON TRUST CO >0311000924
0378050740 06162004
PKT=13 101 049 32

account 10648599 amount 200.00 date 06-16-2004
sequence 378050740

WALTER HOMSEY
OK JB
DATE June 18/04
WTC 2849-1530 \$400.00
four hundred
WILMINGTON TRUST
X 11111 X 15111 X
MEMO
0311000924

HILMINGTON TRUST CO >0311000924
0380899970 06182004
PKT=13 101 075 7

account 10648599 amount 400.00 date 06-18-2004
sequence 380899970

- Ellen refutes
check

COLEMAN HOMSEY WALTER HOMSEY ELLEN HOMSEY 456 SHUFF MILL LANE 302-655-8493 HOCKESSIN, DE 19707		02-2/211 7075 DATE <u>7/15/04</u>
PAY TO THE ORDER OF <u>Patricia Guadagnoli</u> \$ <u>375.00</u> Three hundred and seventy five DOLLARS		
WILMINGTON TRUST Wilmington, Delaware		
MEMO <u>04-589</u> ⑆031100092⑆ 1064 8599⑆ 7075 ⑆0000037500⑆		

ACCOUNT 10648599 AMOUNT 375.00

SEQUENCE 186729040 DATE 08-02-2004

COLEMAN HOMSEY WALTER HOMSEY ELLEN HOMSEY 456 SHUFF MILL LANE 302-655-8493 HOCKESSIN, DE 19707		02-2/211 7077 DATE <u>7/16/04</u>
PAY TO THE ORDER OF <u>Louis A. Leaf, M.D.</u> \$ <u>560.00</u> Five hundred and sixty DOLLARS		
WILMINGTON TRUST Wilmington, Delaware		
MEMO <u>04-589</u> ⑆031100092⑆ 1064 8599⑆ 7077 ⑆0000056000⑆		

ACCOUNT 10648599 AMOUNT 560.00

SEQUENCE 329945170 DATE 08-13-2004

COLEMAN HOMSEY WALTER HOMSEY ELLEN HOMSEY 456 SHUFF MILL LANE 302-655-8493 HOCKESSIN, DE 19707		02-2/211 7081 DATE <u>7/16/04</u>
PAY TO THE ORDER OF <u>Louis A. Leaf, M.D.</u> \$ <u>560.00</u> Five hundred and sixty DOLLARS		
WILMINGTON TRUST Wilmington, Delaware		
MEMO <u>04-589</u> ⑆031100092⑆ 1064 8599⑆ 7081 ⑆0000056000⑆		

ACCOUNT 10648599 AMOUNT 560.00

SEQUENCE 329945160 DATE 08-13-2004

COLEMAN HOMSEY WALTER HOMSEY ELLEN HOMSEY 456 SHUFF MILL LANE 302-655-8493 HOCKESSIN, DE 19707		02-2/211 7082 DATE <u>7/26/04</u>
PAY TO THE ORDER OF <u>Gravely Hockessin</u> \$ <u>9,900.00</u> nine thousand nine hundred DOLLARS		
WILMINGTON TRUST Wilmington, Delaware		
MEMO <u>04-589</u> ⑆031100092⑆ 1064 8599⑆ 7082 ⑆0000990000⑆		

ACCOUNT 10648599 AMOUNT 9900.00

SEQUENCE 187122300 DATE 08-02-2004

COLEMAN HOMSEY WALTER HOMSEY ELLEN HOMSEY 456 SHUFF MILL LANE 302-655-8493 HOCKESSIN, DE 19707		02-2/211 7083 DATE <u>8/5/04</u>
PAY TO THE ORDER OF <u>Lisa Carter</u> \$ <u>2000.00</u> two thousand DOLLARS		
WILMINGTON TRUST Wilmington, Delaware		
MEMO <u>04-589</u> ⑆031100092⑆ 1064 8599⑆ 7083 ⑆0000200000⑆		

ACCOUNT 10648599 AMOUNT 2000.00

SEQUENCE 328777890 DATE 08-12-2004

031100092 0186729040 08022004 PKT=0 167 004 2	For Deposit Only to Account of Payee Advances of Endorsement Guaranteed Artisan's Bank
---	--

031100092 0329945170 08132004 PKT=0 167 009 22	FOR DEPOSIT ONLY LOUIS A. LEAF, M.D. 33856-46706571 2700604847
--	---

031100092 0329945160 08132004 PKT=0 167 009 22	FOR DEPOSIT ONLY LOUIS A. LEAF, M.D. 33856-46706571 2700604846
--	---

031100092 0187122300 08022004 PKT=0 167 014 17	FOR DEPOSIT ONLY GRAVELY HOCKESSIN 080803025 1028340101
--	--

031100092 0328777890 08122004 PKT=0 167 011 38	03 05553 ATM ⑆0312076074⑆ ⑆01234⑆ ⑆013⑆ ⑆04⑆ 3260357441 for deposit only
--	--

WALTER HOMSEY *Walter Homsey* *8/2/04*

PAY TO THE ORDER OF *Cash* \$ *200.00*

Two hundred DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO

ACCOUNT 10648599 AMOUNT 200.00

WILMINGTON TRUST CO >031100092<
0319970090 08032004
PKT=13 101 063 1

2710 WT 251 8204H026 100.00 -

SEQUENCE 319970090 DATE 08-03-2004

8/4/04

PAY TO THE ORDER OF *Cash* \$ *500.00*

Five hundred DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO

ACCOUNT 10648599 AMOUNT 500.00

WILMINGTON TRUST CO >031100092<
0321623630 08042004
PKT=13 101 049 20

2703 WT1214 80404H058 1500.00 -

SEQUENCE 321623630 DATE 08-04-2004

Handed over 753

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
466 SHUFF MILL LANE 302-555-9193
HOCKESSIN, DE 19707

8/9/04

PAY TO THE ORDER OF *Marcia B. Homsey* \$ *4,500.00*

four thousand five hundred DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO

ACCOUNT 10648599 AMOUNT 4500.00

WILMINGTON TRUST CO >031100092<
0328254630 08112004
PKT=0 101 063 15

3710 WT 351 8200H047 1500.00 -

SEQUENCE 328254630 DATE 08-11-2004

De ID 9/28/04/13
Alfred O'S

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
466 SHUFF MILL LANE 302-555-9193
HOCKESSIN, DE 19707

July 31, 04

PAY TO THE ORDER OF *P4 Residential* \$ *1112.00*

One thousand one hundred and twelve DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO

ACCOUNT 10648599 AMOUNT 1112.00

031100092
0190798010 0806065410
PKT=0 156 08082 56377
08/05/2004

031100092
0320725170 08042004
PKT=0 167 012 23

1115 70543

SEQUENCE 190798010 DATE 08-06-2004

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
466 SHUFF MILL LANE 302-555-9193
HOCKESSIN, DE 19707

Aug 1, 04

PAY TO THE ORDER OF *Central Parking Sys* \$ *205.00*

Two hundred five DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO

ACCOUNT 10648599 AMOUNT 205.00

031100092
0320725170 08042004
PKT=0 167 012 23

031100092
0320725170 08042004
PKT=0 167 012 23

1115 70543

SEQUENCE 320725170 DATE 08-04-2004

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
456 SHUFF MILL LANE 302-655-9493
HOCKESSIN, DE 19707

DATE 10/20/04 6724

PAY TO THE ORDER OF Nicola Boya Homsey \$10,000.00
Ten thousand 000 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO loan

⑆03⑆100092⑆ 1064 8599⑆ 6724

10648599 10000.00

WILMINGTON TRUST CO >031100092<
0383447720 10212004
PKT=0 101 043 12

3727 WT 401102004H008 \$10000.00 -

383447720 10-21-2004

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
456 SHUFF MILL LANE 302-655-9493
HOCKESSIN, DE 19707

DATE 10/14/04 6725

PAY TO THE ORDER OF Penelope Taylor \$21.95
Twenty one and 95/100 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO

⑆03⑆100092⑆ 1064 8599⑆ 6725 ⑆0000002195⑆

10648599 21.95

031100092
0155046620 10202004
PKT=0 156 024 2

0710749263
10202004
031000040 FRE-PHILA
ENT=1625 TRC=1609 PK=15

21 60259
06101 M09
11000 06149

031100092
0155046620 10202004
PKT=0 156 024 2

0710749263
10202004
031000040 FRE-PHILA
ENT=1625 TRC=1609 PK=15

21 60259
06101 M09
11000 06149

031100092
0155046620 10202004
PKT=0 156 024 2

0710749263
10202004
031000040 FRE-PHILA
ENT=1625 TRC=1609 PK=15

21 60259
06101 M09
11000 06149

159046620 10-20-2004

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
456 SHUFF MILL LANE 302-655-9493
HOCKESSIN, DE 19707

DATE 10/15/04 6726

PAY TO THE ORDER OF Adam Anderson \$3107.50
Thirty one hundred and seven and 50/100 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO

⑆03⑆100092⑆ 1064 8599⑆ 6726 ⑆0000310750⑆

10648599 3107.50

031100092
0155046620 10212004
PKT=0 156 021 15

112512759
10212004
031000040 FRE-PHILA
ENT=1593 TRC=1593 PK=05
02129 10/20/04 4086219

031100092
0155046620 10212004
PKT=0 156 021 15

112512759
10212004
031000040 FRE-PHILA
ENT=1593 TRC=1593 PK=05
02129 10/20/04 4086219

031100092
0155046620 10212004
PKT=0 156 021 15

112512759
10212004
031000040 FRE-PHILA
ENT=1593 TRC=1593 PK=05
02129 10/20/04 4086219

160209350 10-21-2004

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
456 SHUFF MILL LANE 302-655-9493
HOCKESSIN, DE 19707

DATE 10/23/04 6727

PAY TO THE ORDER OF William Vega \$1847.93
One thousand eight hundred forty seven and 93/100 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO

⑆03⑆100092⑆ 1064 8599⑆ 6727

10648599 1847.93

WILMINGTON TRUST CO >031100092<
0387760190 10292004
PKT=0 101 079 5

3710 WT 118102904H116 \$1847.93 -

387760190 10-29-2004

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
456 SHUFF MILL LANE 302-655-9493
HOCKESSIN, DE 19707

DATE 10/19/04 6728

PAY TO THE ORDER OF William Vega \$1425.00
Fourteen hundred and twenty five and 00/100 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO

⑆03⑆100092⑆ 1064 8599⑆ 6728

10648599 1425.00

WILMINGTON TRUST CO >031100092<
0157890270 10192004
PKT=0 101 060 1

3702 WT 226101904H134 \$1425.00

157890270 10-19-2004

Bank

Andir Landscaping

DATE 11/3/04

Cash \$5000.00

five thousand

WILMINGTON TRUST
Wilmington, Delaware

MEMO

10648599 5000.00

WILMINGTON TRUST CO >031100092<
0391023040 11032004
PKT=13 101 087 3

391023040 11-03-2004

Bank

Cash \$2000.00

two thousand

WILMINGTON TRUST
Wilmington, Delaware

MEMO

10648599 2000.00

WILMINGTON TRUST CO >031100092<
0390231140 11022004
PKT=13 101 079 7

3701 WT 125110204H129 \$2000.00 -

390231140 11-02-2004

Bank

Walter Samuel C. Homsey DE 1103667

DATE 11/3/04

Cash \$50.00

five dollars

WILMINGTON TRUST
Wilmington, Delaware

MEMO

10648599 50.00

WILMINGTON TRUST CO >031100092<
0390735860 11032004
PKT=13 101 044 2

3071 WT1202110304H132 \$50.00 -

390735860 11-03-2004

Bank

Walter Homsey

466 SNAPE MILL LN
HOCKESSIN, DE 19707

DATE 11/12/04

Cash \$100.00

one hundred

WILMINGTON TRUST
Wilmington, Delaware

MEMO

10648599 100.00

WILMINGTON TRUST CO >031100092<
0300849010 11122004
PKT=13 101 039 10

2801 WT 122111204H135 \$100.00

300849010 11-12-2004

Bank

Walter S Homsey

DATE 11/23/04

Cash \$200.00

Two hundred

WILMINGTON TRUST
Wilmington, Delaware

MEMO

10648599 200.00

WILMINGTON TRUST CO >031100092<
0309298260 11232004
PKT=13 101 084 1

3540 WT 927112304H040 \$200.00 -

309298260 11-23-2004

Walter Hamsay (C) Dolsb 12-2/11 DE 115 267
DATE 4/6/04
PAY TO THE ORDER OF CASH \$400.00
Four hundred dollars + 00/100 DOLLARS @
WILMINGTON TRUST
1200 1 1000 4 20

account 10848599 amount 400.00 date 04-06-2004
sequence 325587590

DATE 11/03/04 1103667 Dkt
15-115104
8-16/12/05 Walter Hensley
DATE 4/20/04
CASH \$300.00
Three Hundred & 00/100
WILMINGTON
TRUST
ANY OTHER RELEASE
11064 Held
003 10009 21

account 10648599 amount 300.00 date 04-20-2004
sequence 334569300

62-87311
 Date 12/1/04
 PAY to the ORDER of Cash \$ 250.00
Two hundred and fifty 00 DOLLARS ☒ ☐
 WILMINGTON TRUST
 Wilmington, Delaware
 MEMO WTD
 ⑆03⑆100092⑆

account 10648599 amount 250.00 date 04-21-2004
sequence 335555450

APR 14 2004
ED
CO 812021

43100092
MKT - 401
00002193

261-4301759

WILMINGTON TRUST COMPANY
WILMINGTON DE 19800

Pay to the order of:

NELITE COMMERCIAL

This is a receipt
for account paid
(Amount)

110647

Charge to: WALTER MONNEY

Bank account No.: 1044580

This payment has been authorized by your disburse and is guaranteed by the above named company.

1031100042 1064580 0000210647

account 10648599 amount 2106.47 date 04-20-2004
sequence 101104090

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
486 SHUFF MILL LANE 302-655-8490
HOCKESSIN, DE 13707

62-9211 6950

PAY TO THE ORDER OF Central Park \$205.00

Five hundred and five 100 DOLLARS

WILMINGTON
TRUST
Wilmington, Delaware

MEMO 772-1302 Coleman Homsey

⑆03110092⑆ 1054 8599⑆ 6950 ⑈0000020500⑈

account 10648599 amount 205.00 date 04-05-2004
sequence 163636700

WILMINGTON TRUST CO >031100092
0325587590 04062004
PKT=13 101 080 8

5053 WT 104 405041203 <00.00

WILMINGTON TRUST CO >031100092<
0334569300 04502804
PKT=13 101 00X07

RILHINGTON TRUST CO >31100922<
0335568450 000212004
0335568450 000212004
PK 78 12 1011 214 4884589

[illegible]

031100092
 8163836700 04052004
 PKT=0 167 012 20

FBI DEPOSIT ONLY
 CENTRAL FINANCIAL SYSTEM OF FBI, JOE PMA
 LOCATION #212
 80001087544

7922965889

P.P.

**Checks Paid By WTC With Fraudulent Siganture for
Homsey Account 1064-8599**

<u>DATE</u>	<u>CHECK NO.</u>	<u>PAYEE</u>	<u>AMOUNT</u>
3/26/2003	6355	Marcia Boyer	1000
4/17/2003	6364	Harlen Mekler	1800.5
5/23/2003	Counter	Cash	300
6/13/2003	6440	Khidir Landscaping	4000
6/13/2003	6441	Marcia Boyer-Homsey	1300
8/5/2003	6481	Marcia Boyer	400
10/6/2003	6573	Cheryl Tubbs	550
2/10/2004	Counter	WTC	5566
4/13/2004	6967	cash	500
4/14/2004	6968	Marcia Boyer-Homsey	3500
5/3/2004	6997	Marcia C. Boyer	4000
5/5/2004	7001	Khidir Landscaping	35000
5/18/2004	Counter	Cash	500
5/20/2004	7022	Khidir Landscaping	10000
5/21/2004	7023	Gravely Hockessin	11516.9
5/26/2004	Counter	WTC	1500
5/26/2004	7021	WTC	22900
5/27/2004	Counter	Cash	1000
6/8/2004	Counter	WTC	20000
6/17/2004	7041	WTC	10000
6/24/2004	7042	Marcia Boyer	19000
7/6/2004	7043	Khidir Landscaping	25000
7/26/2004	7082	Gravely Hockessin	9900
8/5/2004	7083	Lisa Carter	2000
8/9/2004	7061	Marcia Boyer-Homsey	4500
10/20/2004	6724	Marcia Boyer-Homsey	10000
11/2/2004	Counter	Cash	2000
11/3/2004	Counter	Cash	5000
6/19/2004	Counter	WTC	2500
		Total	\$218,733.40

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 5767**

New balance \$6,067.57
Minimum Payment Due \$122.00
Payment Due Date 06/15/03

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

1386

999954982 4098000037125767

L Detach this top portion and return payment using enclosed envelope. J

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 5767
Previous balance	\$881.14
Payments	\$881.14
Credits	\$387.90
Purchases & other charges	\$6,455.47
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$6,067.57

CREDIT AND OTHER INFORMATION

Statement Date	05/21/03
Days In Billing Cycle	30
Credit Line	\$6,700
Available Credit as of 05/21/03	\$215
Minimum Payment Due	\$122.00
Payment due date	06/15/03

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
04/19	04/22	24445003FH7V8LNFJ	KINKO'S #1808 WILMINGTON DE	138.90	
04/19	04/22	24445003FH7V8LN9W	KINKO'S #1808 WILMINGTON DE	37.24	
04/21	04/22	24399003FMD0FQ9JV	PATHMARK #5 00005892 WILMINGTON DE	24.94	
04/21	04/22	24399003FMD0FQ9JV	PATHMARK #5 00005892 WILMINGTON DE	25.73	
04/21	04/22	24418003G38E0F10F	J FARMERS INC WILMINGTON DE	19.42	
04/21	04/22	24692163F00RQQ5RL	MUR*MCMURRAY HATCHERY 800-456-3280 IA	102.44	
04/23	04/23	24138293J61JGRDL0	NEWARK COMM CO-OP NEWARK DE	74.12	
04/23	04/23	24403693KBLGY2V68	PUREBREAD DELI II GREENVILLE DE	18.45	
04/23	04/23	24435653J03AE7LBD	SHEMIN NURSERIES INC #34 ASTON PA	1,663.00	
04/23	04/23	24445003JH8YP5X87	HAPPY HARRY'S #45 NEWARK DE	12.78	
04/24	04/24	24164073JP87EWR0J	AMOCO 08128993 GREENVILLE DE	19.00	
04/24	04/24	24418003J3A77DDG1	SHARPERIMAGE.COM 800-3445555 CA	72.80	
04/24	04/24	24445003KH9746X4L	FACTORY CARD OUTLET #516 STANTON DE	76.21	
04/24	04/24	24445003KH97470VG	HAPPY HARRY'S INC #25 GREENVILLE DE	12.48	
04/25	04/25	24435653L5SM8VE69	GOLDEN DOVE RESTAURANT NEW CASTLE DE	25.00	
04/25	04/25	24445003MH9P5HD35	BJ WHOLESALE #0015 WOX WILMINGTON DE	55.97	
04/25	04/25	24445003MH9P5H5RR	TGI FRIDAYS #1520 NEW CASTLE DE	20.26	
04/25	04/25	24692163K002OLDLR	BMC*CAVALIER TELEPHONE 800-967-9649 TX	100.00	
04/26	04/26	24246513NET7R8JW4	TOYS R US #8314 NEWARK DE	50.96	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call

302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card

302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 5767**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
04/26	04/26	24418003N3E2NE39G	FRANK'S UNION WINE MART WILMINGTON DE	17.98	
04/26	04/26	24610433M03TEATNE	GAMESTOP #626 WILMINGTON DE	41.49	
04/26	04/26	24692163L0025JWTE	AOL*PREMIUM SERVICE 0403 888-265-9269 VA	3.95	
04/26	04/26	24692163L0025Z017	AOL* for Broadband 0403 888-849-3200 VA	9.95	
04/28	04/28	24164053PB018Z9GX	EXXONMOBIL83 04729679 HOCKESSI DE	10.10	
04/28	04/28	24399003NMD0FDGP3	PATHMARK #5 00005934 NEW CASTLE DE	48.97	
04/28	04/28	24435653N608MMD7E	HARVEST MARKET HOCKESSIN DE	129.58	
04/28	04/28	24435653P037BH24P	CHINA INN WILMINGTON DE	27.85	
04/28	04/28	24098003NWGY35X1T	PARENT ED-CHRISTIANA CARE302-733-2472 DE	30.00	
04/29	04/29	24455013P3G3QYZND	WAWA #840 NEW CASTLE DE	17.04	
04/29	04/29	24692163P007E862F	QUESTSAVERS 800-527-1656 TX	8.95	
04/30	04/30	24610433R03P6SKYM	BOSCOV'S #072 NEWARK DE	6.25	
05/02	05/02	24435653S8ARVKMET	HARVEST MARKET HOCKESSIN DE	24.20	
05/03	05/03	24717053WJM6H3RZV	GALLUCIO'S RESTAURANT WILMINGTON DE	25.07	
05/04	05/04	24399003WMD0FQ9NV	PATHMARK #5 00005892 WILMINGTON DE	6.68	
05/05	05/05	24158133Y2YX7M28P	LA TOLTECA STANTON DE	41.74	
05/05	05/05	24388943YE7JQ4LLS	NOBLE HOUSE 800-763-8791 NY	53.55	
05/05	05/05	24435653Y618TPV0Q	PLAZA LIQUORS WILMINGTON DE	4.99	
05/05	05/05	24455013X3MN8WBX6	HESS 08502 NEW CASTLE DE	13.00	
05/05	05/05	74098003Y00XTMK2B	PAYMENT - THANK YOU		881.14-
05/06	05/06	24138293Z9GNFPE0Z	LOWE'S #622 WILMINGTON DE	15.20	
05/06	05/06	24417893Z001SDG7T	DANNE HAIR SKIN&BODY SALO WILMINGTON DE	165.00	
05/06	05/06	24455013Y3NL0NW2Q	WAWA INC # 842 HOCHESSIN DE	5.99	
05/06	05/06	24455013Y3NL0NW24	WAWA INC # 842 HOCHESSIN DE	9.76	
05/06	05/06	24492803Z3DWM95T	HOCKESSIN WINE & SPIRITS HOCKESSIN DE	6.49	
05/07	05/07	244450040HEY62428	BJ WHOLESALE #0015 WOX WILMINGTON DE	275.25	
05/07	05/07	24610434003R2K7WR	NETWORK SOLUTIONS 888-642-9675 VA	6.95	
05/07	05/07	2466100403G5P18B1	TOWN OF NEWPORT NEWPORT DE	79.95	
05/07	05/07	24692163Z00MQYFTH	AMAZON.COM *SUPERSTOR 800-201-7575 WA	54.22	
05/08	05/08	2443565405V1ZYBAQ	NEW CONCEPT DENTAL WILMINGTON DE	165.00	
05/08	05/08	244450041HFQ8YGSB	HAPPY HARRY'S INC #25 GREENVILLE DE	4.99	
05/08	05/08	2461044400189WX34	USPS 3379300507 WILMINGTON DE	7.40	
05/08	05/08	24692164000PXVD5E	AMAZON.COM *PAYMENTS 800-201-7575 WA	87.53	
05/08	05/08	24692164000P2H4V4	AMAZON.COM *SUPERSTOR 800-201-7575 WA	21.33	
05/08	05/08	24692164100T3K9G7	TEXACO INC 91002614193 NEW CASTLE DE	18.01	
05/09	05/09	2422443423XLJJPS	NEW DAWN HAIR DESI WILMINGTON DE	120.00	
05/09	05/09	2449398424YQ32V4B	EINSTEIN NOAH BGL 1 GREENVILLE DE	7.59	
05/09	05/09	24692164100RA38N0	AMAZON.COM *SUPERSTOR 800-201-7575 WA	76.39	
05/09	05/09	24692164100TV3AAB	AMAZON.COM *SUPERSTOR 800-201-7575 WA	30.56	
05/10	05/10	2422443437N2Q6NDL	PITA PIT, THE NEWARK DE	12.00	
05/10	05/10	242465143672HHZDB	BABIES R US #6376 WILMINGTON DE	117.42	
05/10	05/10	24435654503DDKQK1	CARL DOUBET JR JEWELRS GREENVILLE DE	40.00	
05/10	05/10	24692164200SEH1FT	AMAZON.COM *SUPERSTOR 800-201-7575 WA	21.43	
05/10	05/10	24692164200SJKOFF	AMAZON.COM *SUPERSTOR 800-201-7575 WA	24.34	
05/10	05/10	24692164200SRWQRF	AMAZON.COM *SUPERSTOR 800-201-7575 WA	729.76	
05/10	05/10	24765014309A0TAAD	OLDE TYME NEWARK DE	60.00	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service Inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 5767**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
05/11	05/11	2445501433V9JNPLL	SUNOCO HOCKESSIN DE	16.48	
05/11	05/11	24610434403PDQYX2	MICHAELS #1549 WILMINGTON DE	82.13	
05/12	05/12	241640545B018Z3W8	EXXONMOBIL83 04729679 HOCKESSI DE	9.75	
05/13	05/13	242098746DRL97R9F	BUCKLEY'S TAVERN CENTERVILLE DE	46.85	
05/13	05/13	742465147672SWT2A	BABIES R US #6376 WILMINGTON DE CREDIT		99.90-
05/13	05/13	2445501453X56XMN2	SUNOCO CHADDS FORD PA	16.14	
05/14	05/14	2441800463WTN0HE4	NM ONLINE 888-8884757 TX	7.95	
05/14	05/14	2445501463X3SFQEH	JANSSEN'S MARKET IN GREENVILLE DE	41.35	
05/14	05/14	246921646003KTV6N	AMAZON.COM *SUPERSTOR 800-201-7575 WA	12.54	
05/15	05/15	242465148ET7R8N6A	TOYS R US #8314 NEWARK DE	80.69	
05/15	05/15	243990047BF0L1XQ9	PAPA JOHNS #1325613233 HOCKESSIN DE	14.48	
05/15	05/15	2439900485F4TP04Z	OFFICE MAX 00006601 NEWARK DE	155.15	
05/15	05/15	2449398484YQ3M4S2	EINSTEIN NOAH BGL 1 GREENVILLE DE	14.65	
05/15	05/15	2469216470040AV7X	AMAZON.COM *SUPERSTOR 800-201-7575 WA	15.58	
05/16	05/16	24435654903Q1PJN3	SHOPPERS GUIDE 302-324-2526 DE	336.00	
05/16	05/16	247170549JMAADWNP	CONCORD PET FOODS & SUPPL WILMINGTON DE	48.98	
05/17	05/17	24435654A6082WXKR	GOLDEN DOVE RESTAURANT NEW CASTLE DE	57.00	
05/17	05/17	24692164A009W6TGS	TEXACO INC 91002614193 NEW CASTLE DE	13.92	
05/17	05/17	24692164A009W6TH2	TEXACO INC 91002614193 NEW CASTLE DE	21.24	
05/17	05/17	246921649008XDMBR	UPC*VISTAPRINT.COM 781-890-8434 MA	180.46	
05/18	05/18	24164054BRBGHEMTM	EXXONMOBIL18 09724501 MIDDLETO DE	14.65	
05/18	05/18	74418004B41FLDRAT	NM ONLINE 888-8884 CREDIT		288.00-
05/18	05/18	24435654A61F0JN4L	FIRST STATE PAGING/AUDIO NEW CASTLE DE	15.00	
05/19	05/19	24445004QHLLB2XHMR	BJ WHOLESALE #0015 WOX WILMINGTON DE	20.88	

FINANCE CHARGE CALCULATION

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

QUICK TIPS**100TH ANNIVERSARY SPRING LOAN SALE**

IT'S THE 100TH ANNIVERSARY OF WILMINGTON TRUST COMPANY. JOIN US IN OUR CELEBRATION BY TAKING ADVANTAGE OF OUR SPRING LOAN SALE. YOU'LL FIND GREAT LOAN RATES FOR FINANCING HOME IMPROVEMENTS, COLLEGE EXPENSES OR BUYING A NEW CAR.

YOU CAN VISIT ONE OF OUR CONVENIENT OFFICE LOCATIONS, APPLY ONLINE AT WWW.WILMINGTONTRUST.COM OR CALL OUR PERSONAL FINANCIAL ADVISORS AT 800-814-8386. APPLY TODAY FOR A LOAN AND SEE HOW WE CAN HELP YOU MAKE YOUR DREAMS A REALITY.

WHAT CAN WE DO FOR YOU TODAY?

WILMINGTON TRUST MAKES LOANS, INCLUDING HOME EQUITY LOANS AND LINES OF CREDIT, WITHOUT REGARD TO RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, HANDICAP, OR FAMILIAL STATUS.

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call

302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card

302-636-6621

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 5767**

New balance \$7,099.30
Minimum Payment Due \$142.00
Payment Due Date 07/16/03

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

1414

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

999954982 4098000037125767

L Detach this top portion and return payment using enclosed envelope.

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 5767
Previous balance	\$6,067.57
Payments	\$6,067.57
Credits	\$729.76
Purchases & other charges	\$7,829.06
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$7,099.30

CREDIT AND OTHER INFORMATION

Statement Date	06/21/03
Days In Billing Cycle	31
Credit Line	\$6,700
Available Credit as of 06/21/03	NONE
Minimum Payment Due	\$142.00
Payment due date	07/16/03

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
05/13	05/22	24435654L8ARYYDVV	MOBILE COMMUNICATION SYS WILMINGTON DE	50.00	
05/20	05/22	24073144DS6630LE3	EDIBLE LANDSCAPING 434-3619134 VA	309.60	
05/22	05/22	24403694FBLH1WY37	CAFE VERDI WILMINGTON DE	45.43	
05/22	05/22	24445004EHMBB3BE3	GARDENS ALIVE 513-534-1483 IN	108.14	
05/22	05/22	24610434F03T7HR3H	STAPLES #941 800-333-3330 PA	68.37	
05/23	05/23	24455014F45HDFBFB	SUNOCO HOCKESSIN DE	12.90	
05/23	05/23	24455014F45HDFBFB	SUNOCO HOCKESSIN DE	20.24	
05/23	05/23	24765014H09A1L4SF	CASSON-WOODOFD ENT. NEW CASTLE DE	15.50	
05/24	05/24	24435654H5V3JWX69	LAZZAT WILMINGTON DE	47.10	
05/25	05/25	24399004J6HF4NHD7	CUMBERLAND 92029073 NEW CASTLE DE	16.53	
05/26	05/26	24108384M6F9WV7K1	MANOR PARK LIQUORS NEW CASTLE DE	18.24	
05/26	05/26	24361404K00A3912F	REGAL CINEMAS BRANDYWINE WILMINGTON DE	17.00	
05/26	05/26	24493984J4YQ3R6FG	EINSTEIN NOAH BGL 1 GREENVILLE DE	10.47	
05/26	05/26	24692164J00M6LJWA	AOL*PREMIUM SERVICE 0503 888-265-9269 VA	3.95	
05/26	05/26	24692164J00M735AZ	AOL* for Broadband 0503 888-849-3200 VA	9.95	
05/27	05/27	24108384L60J2PYJ0	BRANDYWINE BREWING CO GREENVILLE DE	18.75	
05/27	05/27	24164074KP88ERYG2	AMOCO 08128993 GREENVILLE DE	10.28	
05/27	05/27	24399004K43D2X2T9	OLD COUNTRY BU00107946 NEWARK DE	17.78	
05/27	05/27	24610434L03T8GEXY	STAPLES #941 800-333-3330 PA	9.61	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call

302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card

302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

6/0
12**WILMINGTON TRUST VISA SERVICES****Account number 4098 0000 3712 5767**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
05/27	05/27	74692164K00PDA8N2	AMAZON.COM *SUPERSTOR 800-201- CREDIT		729.76--
05/28	05/28	24692164L00RTE4HG	QUESTSAVERS 800-527-1656 TX	8.95	
05/29	05/29	24323014N3QN3GW0V	GROTTO PIZZA13 WILMINGTON DE	40.90	
05/29	05/29	24610434N03PPZJG0	NETWORK SOLUTIONS 888-642-9675 VA	145.00	
05/30	05/30	24399004P43D3YSSW	OLD COUNTRY BU00107946 NEWARK DE	15.03	
05/30	05/30	24098004NWGXK5X2J	HONEY KAMALI GREENVILLE DE	242.00	
05/31	05/31	24435654R61L6KYKV	LAZZAT WILMINGTON DE	90.19	
05/31	05/31	24098004PWGWYE4T5	ROSEHILL PLANTERY INC NEW CASTLE DE	23.95	
05/31	05/31	24301724PES7RLBS1	ARNERS RESTAURANT DE NEW CASTLE DE	25.23	
06/01	06/01	24108384T5SZ8NFFS	BRANDYWINE BREWING CO GREENVILLE DE	41.95	
06/01	06/01	24108384T5SZ8NFGV	BRANDYWINE BREWING CO GREENVILLE DE	5.75	
06/01	06/01	24164054TB018XSHH	EXXONMOBIL83 04699195 NEWPORT DE	17.09	
06/02	06/02	24435654S8B6JWL3X	LAZZAT WILMINGTON DE	36.40	
06/02	06/02	24692164T0042EP45	BMC*CAVALIER TELEPHONE 800-967-9649 TX	170.00	
06/02	06/02	24692164T0042ER3K	BMC*CAVALIER TELEPHONE 800-967-9649 TX	150.00	
06/02	06/02	74098004S00XTMK8Q	PAYMENT - THANK YOU		6,067.57--
06/04	06/04	24435654W03Q1XN0L	SHOPPERS GUIDE 302-324-2526 DE	472.00	
06/05	06/05	24224434X46SYZ74E	FIVE STAR PIZZA WILMINGTON DE	7.65	
06/05	06/05	24445004WHVNZ7D1X	GARDENS ALIVE LAWRENCEBURG IN	25.15	
06/05	06/05	24445004WHVNZ7D7K	GARDENS ALIVE LAWRENCEBURG IN	15.07	
06/05	06/05	24733094W61JLTW6WV	CLIPPER MAGAZINE 717-569-5100 PA	1,847.00	
06/06	06/06	24164054YB018X7G5	EXXONMOBIL83 04754503 NEW CAST DE	21.64	
06/06	06/06	24323004Y7QNF0D2Z	CAREYS FOREIGN REPAIR 302-856-2779 DE	448.58	
06/06	06/06	24455014X4JH9AXWJ	JANSSEN'S MARKET IN GREENVILLE DE	88.93	
06/06	06/06	24692164X00BETGKK	AMAZON.COM *SUPERSTOR 800-201-7575 WA	31.15	
06/07	06/07	24108384Z60PV9WXR	MIKIMOTOS JAPANESE REST WILMINGTON DE	66.25	
06/08	06/08	24455014Z4MBJAKR7	HESS 08502 NEW CASTLE DE	15.64	
06/09	06/09	24610435103PTYASQ	SEARS ROEBUCK 1254 WILMINGTON DE	129.99	
06/09	06/09	24610435103PV511V	SEARS ROEBUCK 5843 NEWARK DE	814.14	
06/09	06/09	2479262505SJQMPRJ	FOREVER MINE FURNITURE 800-356-2742 NY	1,055.00	
06/10	06/10	24692165100GDXYJM	AMAZON.COM *SUPERSTOR 800-201-7575 WA	21.46	
06/11	06/11	2443565525V1ZYBAV	NEW CONCEPT DENTAL WILMINGTON DE	422.00	
06/13	06/13	2422443553XLJJJPR	NEW DAWN HAIR DESI WILMINGTON DE	130.00	
06/14	06/14	241640756P88ZE30F	AMOCO 08128993 GREENVILLE DE	27.00	
06/15	06/15	247170556JMK2HHSP	CONCORD PET FOODS & SUPPL WILMINGTON DE	22.99	
06/16	06/16	2439900589XPBJZAS	THE PEPBOYS 00000661 WILMINGTON DE	14.05	
06/16	06/16	2441800584WLBQE13	SATURDAY MATINEE 873 NEWARK DE	43.98	
06/17	06/17	24299165934PE92A5	JCPENNEY CO 0816 NEWARK DE	5.99	
06/17	06/17	2441800594XJHRQH7	SATURDAY MATINEE 873 NEWARK DE	19.99	
06/17	06/17	2441800594XJJKQZP	FYE CHRISTIANA 1582 NEWARK DE	17.99	
06/17	06/17	240980059WGTYJJL3	GLASS BOX-CHRSTNA HOSP NEWARK DE	6.94	
06/18	06/18	24692165A0020GG1T	TEXACO INC 91002614148 WILMINGTON DE	22.20	
06/18	06/18	240980059WGY1NPF6	MORNING STAR TURF FARMS NEWARK DE	214.00	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service Inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

6/03

WILMINGTON TRUST VISA SERVICES

3

Account number 4098 0000 3712 5767COLEMAN D. HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**FINANCE CHARGE CALCULATION**

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

QUICK TIPS**100TH ANNIVERSARY SPRING LOAN SALE**

IT'S THE 100TH ANNIVERSARY OF WILMINGTON TRUST COMPANY.
JOIN US IN OUR CELEBRATION BY TAKING ADVANTAGE OF OUR SPRING
LOAN SALE. YOU'LL FIND GREAT LOAN RATES FOR FINANCING HOME
IMPROVEMENTS, COLLEGE EXPENSES OR BUYING A NEW CAR.

YOU CAN VISIT ONE OF OUR CONVENIENT OFFICE LOCATIONS, APPLY
ONLINE AT WWW.WILMINGTONTRUST.COM OR CALL OUR PERSONAL
FINANCIAL ADVISORS AT 800-814-8386. APPLY TODAY FOR A LOAN
AND SEE HOW WE CAN HELP YOU MAKE YOUR DREAMS A REALITY.

WHAT CAN WE DO FOR YOU TODAY?

WILMINGTON TRUST MAKES LOANS, INCLUDING HOME EQUITY LOANS AND
LINES OF CREDIT, WITHOUT REGARD TO RACE, COLOR, RELIGION,
NATIONAL ORIGIN, SEX, HANDICAP, OR FAMILIAL STATUS.

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

7/
2**WILMINGTON TRUST VISA SERVICES****Account number 4098 0000 3712 5767**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
07/02	07/02	24158135R2XZDP83K	LA TOLTECA RESTAURANTE WILMINGTON DE	33.99	
07/02	07/02	24323015R3QP3YKLY	GROTTO PIZZA13 WILMINGTON DE	43.20	
07/02	07/02	24610435R03R1JLFR	CARTERS CHLDN WEAR #780 WILMINGTON DE	34.60	
07/03	07/03	24164055TB018Z20W	EXXONMOBIL83 04730354 WILMINGT DE	7.12	
07/03	07/03	24792625TJJ5Y3W6N	NWL NEW CASTLE DE #44 NEW CASTLE DE	13.07	
07/05	07/05	24445005VJ9G9AYFR	HAPPY HARRY'S INC #26 MILLSBORO DE	37.34	
07/05	07/05	24455015S5EGBT26B	FOOD LION #0875 MILLSBORO DE	27.65	
07/06	07/06	24164055WB018X36K	EXXONMOBIL75 04209177 MILFORD DE	23.90	
07/06	07/06	24435655W60NQYQ3V	LAZZAT WILMINGTON DE	30.40	
07/07	07/07	24164055XRBGHD18E	EXXONMOBIL83 04730354 WILMINGT DE	3.90	
07/07	07/07	24323015X3QP8P885	GROTTO PIZZA13 WILMINGTON DE	35.00	
07/07	07/07	24435655X03Q1XMZQ	SHOPPERS GUIDE 302-324-2526 DE	336.00	
07/07	07/07	24455015W5GBRRHWX	WAWA INC # 821 GLASGOW DE	3.98	
07/07	07/07	24692165W0011RSPW	AMAZON.COM *PAYMENTS 800-201-7575 WA	3.70	
07/07	07/07	24692165W0011RSWR	AMAZON.COM *PAYMENTS 800-201-7575 WA	3.50	
07/07	07/07	24692165W002RPXPH	RAMADA PLAZA RESORTS 800-203-9783 FL	698.00	
07/07	07/07	24692165W002RPXRB	RAMADA PLAZA RESORTS 800-203-9783 FL	507.00	
07/07	07/07	24692165W002RPXR3	RAMADA PLAZA RESORTS 800-203-9783 FL	396.00	
07/07	07/07	74098005X00XTMJXH	PAYMENT - THANK YOU		7,099.30-
07/07	07/07	24098005WWGY1NFGQ	MORNING STAR TURF FARMS NEWARK DE	103.00	
07/08	07/08	24403695Y5G0LG3VS	LITTLE VINNIES PIZZA & PA WILMINGTON DE	39.35	
07/08	07/08	24493985Y4YQ32SZV	EINSTEIN NOAH BGL 1 GREENVILLE DE	6.29	
07/09	07/09	24403695Z5GYE4TF6	LITTLE VINNIES PIZZA & PA WILMINGTON DE	6.00	
07/09	07/09	24455015Y5J79MQTJ	PETSMART #1103 WILMINGTON DE	167.99	
07/10	07/10	241640560RBGHD1S1	EXXONMOBIL83 04730354 WILMINGT DE	5.40	
07/10	07/10	243889460B20TR02P	VCN*DEVITALS GEORGETOW GEORGETOWN DE	26.00	
07/10	07/10	244450060JBW99MNB	HAPPY HARRY'S #69 WILMINGTON DE	3.88	
07/10	07/10	2449398604YQ38Y6W	EINSTEIN NOAH BGL 1 GREENVILLE DE	2.69	
07/11	07/11	2445501605L2ZWVPQ	WAWA INC # 842 HOCKESSIN DE	29.95	
07/11	07/11	24610436103RZXS0Y	STAPLES #941 800-333-3330 PA	656.85	
07/12	07/12	241640762KW8RAARG	AMOCO 08128993 GREENVILLE DE	1.25	
07/12	07/12	242465161VVA0V6HD	SCOTT TRUE VALUE HOCKESSIN DE	37.97	
07/12	07/12	243990062MD0FQAQM	PATHMARK #5 00005892 WILMINGTON DE	79.92	
07/12	07/12	2445501615MOTNS4Y	WAWA INC # 842 HOCKESSIN DE	2.49	
07/12	07/12	2449398624YQ3F1HZ	EINSTEIN NOAH BGL 1 GREENVILLE DE	11.28	
07/12	07/12	24610436203PM6M6W	SEARS ROEBUCK 1254 WILMINGTON DE	279.99	
07/13	07/13	2445501625M1AM1Z5	SUNOCO HOCKESSIN DE	2.50	
07/13	07/13	2445501625M1AM2GX	SUNOCO HOCKESSIN DE	10.00	
07/13	07/13	24692166300D34XBW	TEXACO INC 91002614184 HOCKESSIN DE	1.98	
07/14	07/14	243889464KG8TE1YD	GATEWAY LANDSCAPING HOCKESSIN DE	55.58	
07/14	07/14	2445501635NWQFEG2	WAWA INC # 842 HOCKESSIN DE	20.29	
07/15	07/15	2445501645NWYONG9	SUNOCO HOCKESSIN DE	14.98	
07/15	07/15	24692166500H131LW	TEXACO INC 91002614184 HOCKESSIN DE	7.27	
07/16	07/16	241640765M6XWJET7	DON PABLOS 00151563 NEWARK DE	55.00	
07/16	07/16	244450066JEHA56SY	RAINBOW #818 NEWARK DE	27.99	
07/16	07/16	2449398664YQ3V855	EINSTEIN NOAH BGL 1 GREENVILLE DE	20.19	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service Inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

7/03
(3)**WILMINGTON TRUST VISA SERVICES****Account number 4098 0000 3712 5767**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
07/16	07/16	24692166500GPV6VP	AMAZON.COM *SUPERSTOR AMAZON.COM WA	17.96	
07/16	07/16	2475542653SX927R2	TOP NAILS 2 BEAR DE	106.00	
07/17	07/17	2445501665RP5F1FP	ADAMS FOUR GREAT VA WILMINTON DE	63.33	
07/17	07/17	24692166600K9JV7Z	AMAZON.COM *SUPERSTOR AMAZON.COM WA	46.93	
07/17	07/17	247554167HGLNRS AZ	ASPEN BENEFITS TRIENELLE/ COEURD ALENE ID	159.95	
07/18	07/18	24692166700L0W7W6	AMAZON.COM *SUPERSTOR AMAZON.COM WA	54.06	
07/18	07/18	24692166700L5Y3KZ	NEXTEL *WIRELESS SVCS 800-639-6111 CO	154.64	
07/19	07/19	241382969F0J04NGB	ELECTS BOUTIQUE #653 WILMINGTON DE	49.99	
07/19	07/19	247170568M9PDQQLF	IHOP 560 NEW CASTLE DE	21.92	

FINANCE CHARGE CALCULATION

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

QUICK TIPS**100 YEARS OF EXCELLENCE**

ON JULY 8, 2003, WILMINGTON TRUST COMPANY CELEBRATES A VERY SPECIAL ANNIVERSARY. 100 YEARS AGO, WE FIRST OPENED OUR DOORS FOR BUSINESS. THROUGH A CENTURY OF GROWTH AND EXCEPTIONAL SERVICE, THE WILMINGTON TRUST NAME CONTINUES TO REPRESENT THE SAME FOCUS AND THE SAME COMMITMENT TO THE PRINCIPLES ON WHICH WE WERE FOUNDED.

INTEGRITY. STABILITY. CONTINUITY. INDEPENDENCE. EXCELLENCE.

WHAT CAN WE DO FOR YOU TODAY?

NEW @CCESS CHECKING ACCOUNTS

WITH OUR @CCESS CHECKING ACCOUNTS, YOU CAN ACCESS A WIDE RANGE OF FINANCIAL SERVICES, INCUR NO MONTHLY SERVICE FEES, AND VIEW YOUR STATEMENTS ONLINE.

FOR MORE INFORMATION, VISIT US AT WILMINGTONTRUST.COM, CALL US AT 800-814-8386, OR STOP BY ANY CONVENIENT WILMINGTON TRUST OFFICE. OUR PERSONAL FINANCIAL ADVISORS CAN SET UP YOUR @CCESS ACCOUNT, OR EASILY CONVERT YOUR EXISTING CHECKING ACCOUNT TO AN @CCESS ACCOUNT TODAY.

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D. HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	2003	DEBIT AMOUNT	CREDIT AMOUNT
07/27	07/27	24445006HJKQDM36Z	BJ WHOLESALE #0015 WOX WILMINGTON DE		43.97	
07/28	07/28	24153386JNV3N8D8A	FACTORY BRND SHS #141574 PERRYVILLE MD		57.72	
07/28	07/28	24445006JJKZSB14S	CLAIRE'S BOUTIQUES 6363 PERRYVILLE MD		52.46	
07/28	07/28	24610436J03SSBAME	WALMART.COM *INTERNET O 800-966-6546 AR		128.17	
07/28	07/28	24717056JL4J8FVYZ	PERRYVILLE FACTORY STORE PERRYVILLE MD		188.92	
07/29	07/29	24692166J008MNG9K	QUESTSAVERS 800-527-1656 TX		8.95	
07/30	07/30	24164076LP8AB8BY7	AMOCO 07722440 WILMINGTON DE		5.00	
07/30	07/30	24246516LVVG7QY3Y	SCOTT TRUE VALUE HOCKESSIN DE		32.97	
07/30	07/30	24323016L3Q6PDRXH	GROTTO PIZZA13 WILMINGTON DE		19.45	
07/30	07/30	24435656L03Q1LH3Y	SHOPPERS GUIDE 302-324-2526 DE		225.00	
07/30	07/30	24445006LJM045WPF	AUTOZONE #1161 WILMINGTON DE		5.99	
07/30	07/30	24455016K64VZ673W	SUNOCO HOCKESSIN DE		25.04	
07/30	07/30	24455016K65T7AJWG	WAWA INC # 842 HOCHESSIN DE		10.20	
07/30	07/30	24692166K00AB4ZM8	AMAZON.COM *SUPERSTOR AMAZON.COM WA		32.85	
07/31	07/31	24403696MBLH2EL61	CAFE VERDI WILMINGTON DE		7.47	
07/31	07/31	24455016L66P14XHG	WAWA INC # 842 HOCHESSIN DE		10.11	
08/01	08/01	24164076NP8ADH02V	AMOCO 08128993 GREENVILLE DE		24.64	
08/01	08/01	24224436N7YL6Q3F8	ANGERSTEIN'S WILMINGTON DE		179.45	
08/01	08/01	24610436P03S5XFRR	7-ELEVEN 11304 WILMINGTON DE		13.15	
08/03	08/03	24164056RRBGHD606	EXXONMOBIL83 04730354 WILMINGT DE		18.60	
08/03	08/03	24323016R3EJ55NBA	DOMINOS PIZZA #4421 WILMINGTON DE		19.23	
08/04	08/04	24717056THGS23WLG	FASTSIGNS WILMINGTON DE		41.36	
08/05	08/05	24455016T6ADVFAE	PAT'S PIZZERIA WILMINGTON DE		43.00	
08/05	08/05	24692166T00MKD0BD	QCI*HOMETRENDS CATALOG 716-254-6520 NY		39.95	
08/05	08/05	24692166T00MKD0B5	QCI*HOMETRENDS CATALOG 716-254-6520 NY		49.85	
08/08	08/08	74098006Y00XTMJN0	PAYMENT - THANK YOU			245.15-
08/12	08/12	0000000000ATNEWA	BALANCE TRANSFER 4098 0000 3712 5767		245.15	

*****IMPORTANT DISCLOSURE NOTICE*****

YOUR NEXT STATEMENT WILL CONTAIN AN ANNUAL \$18.00 FEE.

THE ENCLOSED DISCLOSURE NOTICE DETAILS YOUR RIGHTS.

SUMMER IS A TIME FOR RELAXATION, FUN, AND MOST OF ALL VACATIONS--NOT FOR WORRYING ABOUT THE EXPENSES THAT GO WITH THEM! TO HELP YOU GET STARTED ON THOSE VACATION PLANS, WE'RE GIVING YOU THE OPTION OF SKIPPING YOUR CREDIT CARD PAYMENT THIS MONTH. FINANCE CHARGES WILL CONTINUE TO ACCRUE ON YOUR UNPAID ACCOUNT BALANCE.

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service Inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**

Credit balance \$95.06-
Minimum Payment Due \$0.00
Payment Due Date 11/15/03

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$ _____

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

1117

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

999954982 4098000037127854

L. Detach this top portion and return payment using enclosed envelope. L

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 7854
Previous balance	\$18.00
Payments	\$18.00
Credits	\$95.06
Purchases & other charges	\$0.00
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$95.06-

CREDIT AND OTHER INFORMATION

Statement Date	10/21/03
Days In Billing Cycle	30
Credit Line	\$6,700
Available Credit as of 10/21/03	\$6,795
Minimum Payment Due	\$0.00
Payment due date	11/15/03

Send inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
09/20	09/22	F399600890001XFRL	AOL*ONLINE SERVICE CREDIT866-215- CREDIT		95.06-
10/06	10/06	74098008R00XTMK14	PAYMENT - THANK YOU		18.00-

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

FINANCE CHARGE CALCULATION

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

QUICK TIPS

MORE VALUE. MORE FEATURES. MORE FLEXIBILITY.
OUR VALUE BANKING PREMIUM CHECKING PLAN GIVES YOU MORE OF
EVERYTHING -- EXCEPT THE FEES. SAVE UP TO \$300 ANNUALLY.
GET MORE VALUE FOR YOUR BANKING DOLLARS WITH THE VALUE BANKING
PREMIUM CHECKING PLAN. CALL 800-814-8386 TODAY!

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call

302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card

302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**

New balance \$2,998.44

Minimum Payment Due \$60.00

Payment Due Date 01/15/04

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$ _____

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

1228

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

999954982 4098000037127854

L Detach this top portion and return payment using enclosed envelope. L

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 7854
Previous balance	\$45.70
Payments	\$45.70
Credits	\$0.00
Purchases & other charges	\$2,998.44
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$2,998.44

CREDIT AND OTHER INFORMATION

Statement Date	12/21/03
Days in Billing Cycle	30
Credit Line	\$6,700
Available Credit as of 12/21/03	\$2,680
Minimum Payment Due	\$60.00
Payment due date	01/15/04

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	2003	DEBIT AMOUNT	CREDIT AMOUNT
11/22	11/22	2443565A6608MMD1M	HARVEST MARKET HOCKESSIN DE		124.98	
12/03	12/03	7409800AJ01RRR9B8	PAYMENT - THANK YOU			45.70-
12/08	12/08	2439900AP449QRBS8	WALGREEN 00016816 L.B.T.S. FL		29.81	
12/08	12/08	2461614APSV2SYNF	ALTITUNES 14 PHILADELPHIA PA		21.39	
12/08	12/08	2491811AR0ZY945JR	PELICAN BAR & GRILL POMPANO BEACH FL		27.30	
12/09	12/09	2473309AR6LEHWVQH	BERKLEY VACATION RESORTS WESTON FL		1,437.65	
12/10	12/10	2491811AS1047YX9R	BEAU ALEXANDER FT LAUDERDALE FL		39.99	
12/13	12/13	2432301AW40H62T66	REGAL EMPRESS FT LAUDERDALE FL		130.95	
12/14	12/14	2427530AXGNK55P91	REEBOK/ROCKPORT OUTLT ST ORLANDO FL		107.74	
12/14	12/14	2432301AX3E14L7BZ	TOMMY HILFIGER #76 ORLANDO FL		112.85	
12/15	12/15	2416405AYB018Z0E2	EXXONMOBIL83 04730354 WILMINGT DE		16.92	
12/15	12/15	2416405AYRBGHDFAV	EXXONMOBIL75 04200697 GEORGETO DE		7.16	
12/15	12/15	2471705AY3WAMP2N	FASHIONS TOO ORLANDO FL		53.25	
12/15	12/15	2491811AZ10K4YGML	PRC ORLANDO RAMADA ORLANDO FL		92.13	
12/16	12/16	2445501AZA77LHZER	WAWA #837 MILLSBORO DE		10.82	
12/17	12/17	2416405B0B018XRWW	EXXONMOBIL83 04729679 HOCKESSI DE		6.75	
12/18	12/18	2443565B1037Q0AEK	CHINA INN WILMINGTON DE		16.75	
12/19	12/19	2413829B29GKNW01P	LOWE'S #622 WILMINGTON DE		282.00	
12/19	12/19	2441800B2A9WXX0P2	BRADLEYS AUTO CENTER WILMINGTON DE		480.00	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**

New balance \$18.00
Minimum Payment Due \$10.00
Payment Due Date 10/16/03

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$ _____

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

802

999954982 4098000037127854



L Detach this top portion and return payment using enclosed envelope...

VISA ACCOUNT ACTIVITY

Account Number	4098 0000 3712 7854
Previous balance	\$2,122.91
Payments	\$2,122.91
Credits	\$0.00
Purchases & other charges	\$18.00
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$18.00

CREDIT AND OTHER INFORMATION

Statement Date	09/21/03
Days in Billing Cycle	31
Credit Line	\$6,700
Available Credit as of 09/21/03	\$6,682
Minimum Payment Due	\$10.00
Payment due date	10/16/03

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	2003	DEBIT AMOUNT	CREDIT AMOUNT
09/03	09/03	74098007P00XTMJTQ	PAYMENT - THANK YOU			2,122.91-
09/04	09/04	F1033007P000N7000	ANNUAL CHARGE FOR 09/03 THROUGH 08/04		18.00	

FINANCE CHARGE CALCULATION

BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	0.0342%	\$0.00

QUICK TIPS

MORE VALUE. MORE FEATURES. MORE FLEXIBILITY.
OUR VALUE BANKING PREMIUM CHECKING PLAN GIVES YOU MORE OF
EVERYTHING -- EXCEPT THE FEES. SAVE UP TO \$300 ANNUALLY.
GET MORE VALUE FOR YOUR BANKING DOLLARS WITH THE VALUE BANKING
PREMIUM CHECKING PLAN. CALL 800-814-8386 TODAY!

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST VISA SERVICES

Account number 4098 0000 3712 7854

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

QUICK TIPS

FALL LOAN SALE.

DURING OUR FALL LOAN SALE, YOU'LL FIND GREAT LOW RATES FOR FINANCING HOME RENOVATIONS OR BUYING A NEW CAR. WE OFFER HOME EQUITY LOANS, LINES OF CREDIT, AUTOMOBILE AND PERSONAL LOANS TO FINANCE YOUR DREAMS.

SIMPLY CALL 800-814-8386, OR YOU CAN APPLY ONLINE AT WILMINGTONTRUST.COM AND BE ELIGIBLE FOR ADDITIONAL SAVINGS!

WILMINGTON TRUST IS A MEMBER FDIC AND MAKES LOANS, INCLUDING HOME EQUITY LOANS AND LINES OF CREDIT, WITHOUT REGARD TO RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, HANDICAP, OR FAMILIAL STATUS.

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST VISA SERVICES

Account number 4098 0000 3712 7854

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

QUICK TIPS

IDENTITY THEFT CAN HAPPEN TO ANYONE

IDENTITY THEFT FRAUDS ARE ON THE RISE. PROTECT YOURSELF.
WILMINGTON TRUST DOES NOT SEND E-MAILS REQUESTING ACCOUNT
INFORMATION. IF YOU RECEIVE THIS TYPE OF E-MAIL, AND IT
APPEARS TO HAVE COME FROM WILMINGTON TRUST,
PLEASE CALL 800.814.8386.

FOR MORE INFORMATION ON HOW TO PROTECT YOURSELF, PLEASE
VISIT OUR WEBSITE AT WILMINGTONTRUST.COM.

ONLINE @CCESS CHECKING

TIRED OF TRADITIONAL CHECKING ACCOUNTS? WITH OUR @CCESS
CHECKING ACCOUNTS, YOU GET MANY FREE FINANCIAL SERVICES, INCUR
NO MONTHLY SERVICE FEES, AND VIEW YOUR PERSONAL OR BUSINESS
STATEMENTS ONLINE. FOR MORE INFORMATION, PLEASE STOP BY
ANY WILMINGTON TRUST SALES OFFICE, CALL 800.814.8386 OR VISIT
US ONLINE AT WILMINGTONTRUST.COM TO @CCESS YOUR ACCOUNT TODAY!

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call

302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card

302-636-6621

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**FINANCE CHARGE CALCULATION**

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

QUICK TIPS

ALL THE STAFF AT WILMINGTON TRUST WISH YOU AND YOUR LOVED
ONES, PEACE, HEALTH, AND HAPPINESS NOW AND THROUGHOUT THE
COMING YEAR.

IDENTITY THEFT CAN HAPPEN TO ANYONE

IDENTITY THEFT FRAUDS ARE ON THE RISE. PROTECT YOURSELF.
WILMINGTON TRUST DOES NOT SEND E-MAILS REQUESTING ACCOUNT
INFORMATION. IF YOU RECEIVE THIS TYPE OF E-MAIL, AND IT
APPEARS TO HAVE COME FROM WILMINGTON TRUST,
PLEASE CALL 800.814.8386.

FOR MORE INFORMATION ON HOW TO PROTECT YOURSELF, PLEASE
VISIT OUR WEBSITE AT WILMINGTONTRUST.COM.

ONLINE @CCESS CHECKING

TIRED OF TRADITIONAL CHECKING ACCOUNTS? WITH OUR @CCESS
CHECKING ACCOUNTS, YOU GET MANY FREE FINANCIAL SERVICES, INCUR
NO MONTHLY SERVICE FEES, AND VIEW YOUR PERSONAL OR BUSINESS
STATEMENTS ONLINE. FOR MORE INFORMATION, PLEASE STOP BY
ANY WILMINGTON TRUST SALES OFFICE, CALL 800.814.8386 OR VISIT
US ONLINE AT WILMINGTONTRUST.COM TO @CCESS YOUR ACCOUNT TODAY!

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**FINANCE CHARGE CALCULATION**

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service Inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST VISA SERVICES

Account number 4098 0000 3712 7854

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

QUICK TIPS

IDENTITY THEFT FRAUDS ARE ON THE RISE. PROTECT YOURSELF.
WILMINGTON TRUST DOES NOT SEND E-MAILS REQUESTING ACCOUNT
INFORMATION. IF YOU RECEIVE THIS TYPE OF E-MAIL, AND IT
APPEARS TO HAVE COME FROM WILMINGTON TRUST,
PLEASE CALL 800.814.8386.

FOR MORE INFORMATION ON HOW TO PROTECT YOURSELF, PLEASE
VISIT OUR WEBSITE AT WILMINGTONTRUST.COM.

ONLINE @CCESS CHECKING

TIRED OF TRADITIONAL CHECKING ACCOUNTS? WITH OUR @CCESS
CHECKING ACCOUNTS, YOU GET MANY FREE FINANCIAL SERVICES, INCUR
NO MONTHLY SERVICE FEES, AND VIEW YOUR PERSONAL OR BUSINESS
STATEMENTS ONLINE. FOR MORE INFORMATION, PLEASE STOP BY
ANY WILMINGTON TRUST SALES OFFICE, CALL 800.814.8386 OR VISIT
US ONLINE AT WILMINGTONTRUST.COM TO @CCESS YOUR ACCOUNT TODAY!

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST VISA SERVICES

Account number 4098 0000 3712 7854

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

QUICK TIPS

TIRED OF TRADITIONAL CHECKING ACCOUNTS? WITH OUR @CCESS
CHECKING ACCOUNTS, YOU GET MANY FREE FINANCIAL SERVICES, INCUR
NO MONTHLY SERVICE FEES, AND VIEW YOUR PERSONAL OR BUSINESS
STATEMENTS ONLINE. FOR MORE INFORMATION, PLEASE STOP BY
ANY WILMINGTON TRUST SALES OFFICE, CALL 800.814.8386 OR VISIT
US ONLINE AT WILMINGTONTRUST.COM TO @CCESS YOUR ACCOUNT TODAY!

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

COLLEMAN HOMSEY
Account 5491 1303 7811 0332
January 9 - February 9, 2004

Page 4 of 7



FRAUD 01/30 01/30 INTERNET SERVICES 888- 610-6929205 PA 9.95 (max)
01/30 01/30 UOP-ONLINE-PN PHOENIX AZ 1,320.00 2
01/31 01/31 UTRECHT ART SUPPLY #28 PHILADELPHIA PA 14.97
01/31 01/31 HARVEST MARKET HOCKESSIN DE 37.81
01/31 01/31 SUNOCO PHILA PA 24.11
02/02 02/02 THE WINE AND SPIRIT CO GREENVILLE DE 29.85
02/02 02/02 HARVEST MARKET HOCKESSIN DE 100.85
02/02 02/02 HARVEST MARKET HOCKESSIN DE 9.98
02/02 02/02 PIZZA BY ELIZABETHS GREENVILLE DE 35.25
02/02 02/02 BN *BARNESANDNOBLE.COM 800-843-2665 NJ 25.00
02/02 02/02 B & N BOOKQUEST 866-257-7723 NJ 34.70
02/02 02/02 AOL*NETMARKET 877-209-0226 VA 8.00
02/03 02/03 VALLEY CHIROPRACTIC CE HOCKESSIN DE 45.12 R
02/03 02/03 HARMONY COMPANY BLAUVELT NY 31.96
02/03 02/03 DENTAL HEALTH ASSOCS P WILMINGTON DE 175.00 R
02/03 02/03 HARVEST MARKET HOCKESSIN DE 175.90
02/03 02/03 RN *REALONE WWW.CCREAL.COM WA 9.95
02/03 02/03 BN *BARNESANDNOBLE.COM 800-843-2665 NJ 23.55
02/03 02/03 B & N BOOKQUEST 866-257-7723 NJ 41.05
02/04 02/04 B & N BOOKQUEST 866-257-7723 NJ 30.99
02/05 02/05 UTRECHT ART SUPPLY #28 PHILADELPHIA PA 22.87
02/06 02/06 EXXONMOBIL83 04729679 HOCKESSIN DE 13.60
02/06 02/06 THE COMPOUNDING PHARMA WEST CHESTER PA 85.00 R
02/06 02/06 HARVEST MARKET HOCKESSIN DE 147.05
02/07 02/07 SUNOCO PHILA PA 25.07
Total Standard Purch \$9,160.52



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days in Billing Period	Balance Subject to Finance Charge	Periodic FINANCE CHARGE	Transaction Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES							
Standard Purch	11.990%	03286%(D)	x 31	x \$0.00	= \$0.00	+ \$0.00	11.990%
CASH ADVANCES							
Standard Adv	19.990%	05477%(D)	x 31	x \$0.00	= \$0.00	+ \$0.00	19.990%
Total						FINANCE CHARGE	= \$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00



CL MAN HOMSEY
Account 5491 1303 7811 0332
December 10 - January 9, 2004

① 2004

Payments and Adjustments

Trans	Post	Description	Amount
	12/19	PAYMENT THANK YOU	8,631.36CR
12/12	12/12	PERFORMANCE PHYS THERA HOCKESSIN DE	147.50CR
01/06	01/06	WYSONG CORPORATION 989-6310009 MI	57.77CR
Total Payments and Adjustments			\$8,836.63CR

AT&T Universal MasterCard Activity

Purchases.....	11,226.36
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$11,226.36

Purchases

Total MasterCard Purchases..... \$11,226.36

Standard Purch

Trans	Post	Description	Amount
12/10	12/11	EXXONMOBILB3 04729679 HOCKESSI DE	6.95
12/10	12/11	IK ERIE COLLEGE PAINESVILLE OH	CHAR 25.00
12/10	12/11	HARVEST MARKET HOCKESSIN DE	83.83
12/11	12/11	WALTER NICKE CO/GARDEN 978-887-3388 MA	94.35
12/11	12/11	TIMES SUPPLEMENTS LTD 800-783-4903 NJ	79.95
12/12	12/12	WALTER NICKE CO/GARDEN 978-887-3388 MA	12.50
12/12	12/12	I BOUTIQUE LTD GREENVILLE DE	55.00
12/12	12/12	NUTRI COLOGY INC HAYWARD CA	153.44
12/12	12/12	PERFORMANCE PHYS THERA HOCKESSIN DE	145.00
12/12	12/12	PERFORMANCE PHYS THERA HOCKESSIN DE	147.50
12/12	12/12	WHOLE FOODS MARKET S1A PHILADELPHIA PA	26.45
12/13	12/13	PATHMARK #5 0000558F PHILADELPHIA PA	31.43
12/13	12/13	HARVEST MARKET HOCKESSIN DE	143.70
12/14	12/14	AMOCO OIL 08128993 GREENVILLE DE	19.88
12/15	12/15	EXXONMOBILB3 04729679 HOCKESSI DE	10.40
12/15	12/15	OPTIMAL HEALTH RESOURC ORLANDO FL	86.35
12/15	12/15	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	450.00
12/16	12/16	CHRYSLIS NATURAL MEDI WILMINGTON DE	MED 138.40
12/16	12/16	HARVEST MARKET HOCKESSIN DE	204.13
12/19	12/19	NOR*NORTHERN TOOL 800-222-5381 MN	4,463.56
12/20	12/20	CONCORD PET FOODS & SU HOCKESSIN DE	93.97
12/20	12/20	HARVEST MARKET HOCKESSIN DE	216.32
12/21	12/21	SUNOCO PHILA PA	21.47
12/22	12/22	HAPPY HARRY'S #38 HOCKESSIN DE	535.86
12/22	12/22	CONCORD PET FOODS & SU HOCKESSIN DE	491.97
12/22	12/22	HOCKESSIN WINE AND SPI HOCKESSIN DE	35.97
12/22	12/22	HARVEST MARKET HOCKESSIN DE	28.90
12/22	12/22	HARVEST MARKET HOCKESSIN DE	128.50
12/23	12/23	TOTAL WINE AND MORE WI WILMINGTON DE	9.84
12/24	12/24	HARVEST MARKET HOCKESSIN DE	165.97
12/24	12/24	AMAZON.COM *SUPERSTOR AMAZON.COM WA	22.19
12/26	12/26	AOL* for Broadband 120 888-849-3200 VA	9.95
12/26	12/26	AOL*PREMIUM SERVICE 12 888-265-9269 VA	21.90
12/27	12/27	APPLE COMPUTER 800-676-2775 TX	79.00
12/29	12/29	EXXONMOBILB3 04729679 HOCKESSI DE	11.50
12/29	12/29	HAPPY HARRY'S #38 HOCKESSIN DE	8.97
12/29	12/29	ACCESS 2000 610-6929205 PA	9.95
12/29	12/29	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
12/29	12/29	CONCORD PET FOODS & SU HOCKESSIN DE	87.96
12/29	12/29	VITAMIN RESEARCH PRODU CARSON CITY NV	727.31
12/29	12/29	HARVEST MARKET HOCKESSIN DE	27.96
12/29	12/29	AMAZON.COM *SUPERSTOR AMAZON.COM WA	40.92
12/30	12/30	J P ANIMAL SUPPLY RISING SUN MD	113.60
12/30	12/30	M71*MAC ZONE 800-248-9948 WA	197.97
12/30	12/30	PLANPLUS JAN 800-527-7557 TX	9.25
01/01	01/01	SHELL OIL 91002614193 NEW CASTLE DE	17.97
01/02	01/02	HARMONY COMPANY BLAUVELT NY	31.96
01/02	01/02	CONCORD PET FOODS & SU HOCKESSIN DE	69.97
01/02	01/02	HARVEST MARKET HOCKESSIN DE	193.99

NNNN*NNNN*NNNN*YYNN*
221120090020790002



FRAUD -

FRAUD -

COLEMAN HOMSEY
Account 5491 1303 7811 0332
December 10 - January 9, 2004

Page 4 of 7



FRAUD	01/02	01/02	AMAZON.COM	*SUPERSTOR	AMAZON.COM	WA	20.76	mai
	01/03	01/03	RN *REALONE	WWW.	CCREAL.COM	WA	9.95	
	01/04	01/04	2 SISTERS	00 OF 00	616-6426640	MI	94.50	
	01/05	01/05	WYSONG CORPORATION		989-6310009	MI	260.55	
	01/05	01/05	HARVEST MARKET		HOCKESSIN	DE	40.60	
	01/05	01/05	STEVE SWYKA AUTO SPECI		WILMINGTON	DE	258.54	
	01/05	01/05	BIOTECH RESEARCH		08008950008	OH	404.00	
	01/06	01/06	VALLEY CHIROPRACTIC CE		HOCKESSIN	DE	45.12	
	01/06	01/06	HARVEST MARKET		HOCKESSIN	DE	128.48	
	01/07	01/07	VALLEY CHIROPRACTIC CE		HOCKESSIN	DE	140.00	
FRAUD	01/08	01/08	M02*PRIVACY PLUS		877-500-5774	CT	14.95	mai
	Total Standard Purch						\$11,226.36	



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days In x Billing Period	Balance x Subject to Finance Charge	=	Periodic FINANCE CHARGE	+ Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES								
Standard Purch	11.990%	.03285%(D)	x 30	x	\$0.00	=	\$0.00 +	\$0.00 11.990%
CASH ADVANCES								
Standard Adv	19.990%	.05477%(D)	x 30	x	\$0.00	=	\$0.00 +	\$0.00 19.990%
Total						FINANCE CHARGE	=	\$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

CO. IAN HOMSEY
Account 5481 1303 7811 0352
February 9 - March 9, 2004

Page 3 of 5



NNNN*NNNN*NNNN*NNNN*
221120690008370002

Payments and Adjustments

Trans	Post	Description	Amount
	02/20	PAYMENT THANK YOU	9,160.52CR
02/12	02/12	NM BY MAIL * 800-8258255 TX	75.00CR
Total Payments and Adjustments			\$9,235.52CR

AT&T Universal MasterCard Activity

Purchases.....	7,040.58
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$7,040.58



Purchases

Total MasterCard Purchases..... \$7,040.58

Standard Purch

Trans	Post	Description	Amount
02/09	02/10	HAPPY HARRY'S #38 HOCKESSIN DE	567.35
02/09	02/10	HIGHLAND HARDWARE SVST ATLANTA GA	145.91
02/09	02/10	MO2*PRIVACY PLUS 877-500-5774 CT	14.85
02/10	02/10	VALLEY CHIROPRACTIC CE HOCKESSIN DE	44.64
02/10	02/10	HARVEST MARKET HOCKESSIN DE	111.68
02/10	02/10	SCOTT TRUE VALUE HOCKESSIN DE	29.85
02/11	02/11	VALLEY CHIROPRACTIC CE HOCKESSIN DE	180.00
02/12	02/12	NM BY MAIL * 800-8258255 TX	7.95
02/12	02/12	LOGEES GREENHOUSES DANIELSON CT	62.75
02/12	02/12	JILDOR SHOES, INC CEDARHURST NY	338.00
02/12	02/12	SUNOCO PHILA PA	24.08
02/13	02/13	PAIHMARK #5 0000558F PHILADELPHIA PA	52.24
02/15	02/15	3027 LEE'S HARDWARE IN PHILADELPHIA PA	6.84
02/16	02/16	HAPPY HARRY'S #38 HOCKESSIN DE	196.59
02/16	02/16	HOCKESSIN WINE AND SPI HOCKESSIN DE	37.97
02/16	02/16	HARVEST MARKET HOCKESSIN DE	145.17
02/16	02/16	TAYLOR OIL & PROPANE 1 KENNETT SQUAR PA	450.00
02/17	02/17	HAPPY HARRY'S #38 HOCKESSIN DE	18.93
02/17	02/17	HARVEST MARKET HOCKESSIN DE	30.52
02/17	02/17	STEVE SWYKA AUTO SPECI WILMINGTON DE	41.02
02/17	02/17	FRONTIER NATURAL PRODU NORWAY IA	80.00
02/17	02/17	HARVEST MARKET HOCKESSIN DE	3.49
02/18	02/18	DUQUE-SALVA MD WILMINGTON DE	265.00
02/18	02/18	HIGHLAND HARDWARE SVST ATLANTA GA	17.98
02/18	02/18	AMAZON.COM *SUPERSTOP AMAZON.COM WA	15.18
02/18	02/18	SHELL OIL 91002614193 NEW CASTLE DE	25.47
02/19	02/19	SUNDANCE CATER 800-422-2770 UT	232.49
02/20	02/20	EXXONMOBIL83 04729679 HOCKESSIN DE	12.25
02/20	02/20	HARVEST MARKET HOCKESSIN DE	29.99
02/20	02/20	HARVEST MARKET HOCKESSIN DE	362.97
02/20	02/20	3027 LEE'S HARDWARE IN PHILADELPHIA PA	11.53
02/21	02/21	SUNOCO PHILA PA	18.59
02/23	02/23	HAPPY HARRY'S INC #25 GREENVILLE DE	182.46
02/23	02/23	PETER KATE SHOES GREENVILLE DE	175.00
02/24	02/24	WYSONG CORPORATION 989-6310009 MI	267.69
02/24	02/24	DENTAL HEALTH ASSOCS P WILMINGTON DE	997.50
02/24	02/24	HARVEST MARKET HOCKESSIN DE	308.10
02/25	02/25	HAPPY HARRY'S INC #25 GREENVILLE DE	3.99
02/25	02/25	SCOTT TRUE VALUE HOCKESSIN DE	11.24
02/25	02/25	SUNDANCE CATIG 800-422-2770 UT	106.46
02/26	02/26	HARVEST MARKET HOCKESSIN DE	90.15
02/26	02/26	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	104.96
02/26	02/26	TWX*AOL PREMIUM SVCE 0 888-265-9269 VA	21.90
02/26	02/26	TWX*AOL DIAL-UP 0204 888-849-3200 VA	35.00
02/26	02/26	PLANPLUS MAR 800-527-7557 TX	9.25
02/27	02/27	HAWKINS & SONS INC WILMINGTON DE	82.00
02/27	02/27	SUNOCO PHILA PA	22.42
02/28	02/28	EXXONMOBIL83 04729679 HOCKESSIN DE	8.30
02/29	02/29	INTERNET SERVICES 888- 610-6929205 PA	9.95
03/01	03/01	HAPPY HARRY'S #38 HOCKESSIN DE	145.47

FRAUD



Accession 5491 1003 7811 0302
Febr. 8 - March 8, 2004

03/01	03/01	VALLEY CHIROPRACTIC CF HOCKESSIN	DE	20.00	<i>AL</i>
03/01	03/01	HOCKESSIN WINE AND SPI HOCKESSIN	DE	41.96	
03/01	03/01	HARVEST MARKET HOCKESSIN	DE	57.12	
03/01	03/01	AOL *NETMARKET 877-209-0226	VA	8.00	<i>ma</i>
03/01	03/01	TEXACO INC 91002614184	HOCKESSIN	7.00	
03/02	03/02	HAPPY HARRY'S #38 HOCKESSIN	DE	4.17	
03/02	03/02	HAPPY HARRY'S #38 HOCKESSIN	DE	311.58	
03/02	03/02	J P ANIMAL SUPPLY RISING SUN	MD	114.80	
03/02	03/02	HARVEST MARKET HOCKESSIN	DE	158.23	
03/03	03/03	RN *REALONE WWW. CCREAL.COM	WA	9.95	
03/04	03/04	EXXONMOBIL18 09643099 PHILADEL	PA	22.17	
03/04	03/04	UTRECHT ART SUPPLY #28 PHILADELPHIA	PA	64.19	
03/04	03/04	KITCHEN USA PHILADELPHIA	PA	9.07	
03/05	03/05	HARMONY COMPANY BLAUVELT	NY	31.96	
03/05	03/05	ELLIE #2 WILMINGTON	DE	66.00	
03/06	03/06	EXXONMOBIL83 04729679 HOCKESSI	DE	18.50	
03/06	03/06	HARVEST MARKET HOCKESSIN	DE	117.61	
03/08	03/08	MO2*PRIVACY PLUS 877-500-5774	CT	14.95	<i>ma</i>
Total Standard Purch				\$7,040.58	

FRAUD -



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days in x Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+ Fee/ FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES									
Standard Purch	11.990%	.03285%(D)	x	29	x	\$0.00	=	\$0.00 + \$0.00	11.990%
CASH ADVANCES									
Standard Adv	19.990%	.05477%(D)	x	29	x	\$0.00	=	\$0.00 + \$0.00	19.990%
Total							FINANCE CHARGE	=	\$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00



CDI VAN HOMSEY
ACCL 5491 1303 7811 0332
March 9 - April 8, 2004

Page 3 of 5

NNNN * NNNN * NNNN * NNNN *
22110990098660002

Payments and Adjustments

Trans	Post	Description	Amount
	03/19	PAYMENT THANK YOU	6,965.58CR
03/13	03/13	UOP-ONLINE-PN PHOENIX AZ	792.00CR
Total Payments and Adjustments			\$7,757.58CR

AT&T Universal MasterCard Activity

Purchases.....	8,756.22
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$8,756.22

Purchases

Total MasterCard Purchases..... \$8,756.22

Standard Purch

Trans	Post	Description	Amount
03/08	03/10	PIZZA BY ELIZABETHS GREENVILLE DE	41.75
03/09	03/10	WHYY INC PHILADELPHIA PA	42.00 Char
03/09	03/10	HARVEST MARKET HOCKESSIN DE	163.90
03/10	03/10	EXXONMOBIL83 04729679 HOCKESSIN DE	8.80
03/10	03/10	NEW YORK TIMES DIGITAL 646-698-8249 NY	29.95
03/10	03/10	AMAZON.COM *SUPERSTOR AMAZON.COM WA	21.49
03/10	03/10	AMAZON.COM *SUPERSTOR AMAZON.COM WA	55.46
03/11	03/11	SUNOCO PHILA PA	21.62
03/12	03/12	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	40.79
03/12	03/12	WHOLE FOODS MARKET S1A PHILADELPHIA PA	26.88
03/13	03/13	EXXONMOBIL83 04729679 HOCKESSIN DE	9.50
03/13	03/13	HAPPY HARRY'S #38 HOCKESSIN DE	25.85
03/13	03/13	HARVEST MARKET HOCKESSIN DE	43.17
03/15	03/15	COLLIER'S OF CENTREVIL CENTREVILLE DE	7.99
03/15	03/15	HARVEST MARKET HOCKESSIN DE	73.35
03/15	03/15	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	450.00
03/15	03/15	MUR*MCMURRAY HATCHERY 800-456-3280 IA	117.68
03/16	03/16	DENTAL HEALTH ASSOCS P WILMINGTON DE	175.00 MED
03/16	03/16	CENTREVILLE VET HOSPIT WILMINGTON DE	715.00
03/16	03/16	HARVEST MARKET HOCKESSIN DE	54.07
03/16	03/16	TOMM S PRODUCE INC HOCKESSIN DE	25.35
03/16	03/16	LIFE EXTENSION FDTN 800-678-8989 FL	102.50
03/17	03/17	EXXONMOBIL83 04729679 HOCKESSIN DE	9.30
03/17	03/17	HAPPY HARRY'S INC #25 GREENVILLE DE	70.20
03/17	03/17	HAPPY HARRY'S #38 HOCKESSIN DE	128.44
03/17	03/17	HAPPY HARRY'S #38 HOCKESSIN DE	175.47
03/17	03/17	L BOUTIQUE LTD GREENVILLE DE	274.00
03/17	03/17	VALLEY CHIROPRACTIC CF HOCKESSIN DE	280.00 MED
03/18	03/18	SUNOCO PHILA PA	21.88
03/19	03/19	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	285.72
03/20	03/20	EXXONMOBIL83 04729679 HOCKESSIN DE	9.95
03/20	03/20	HARVEST MARKET HOCKESSIN DE	338.57
03/22	03/22	HOCKESSIN WINE AND SPI HOCKESSIN DE	41.96
03/22	03/22	HARVEST MARKET HOCKESSIN DE	210.78
03/22	03/22	PIZZA BY ELIZABETHS GREENVILLE DE	41.75
03/22	03/22	SCOTT TRUE VALUE HOCKESSIN DE	89.06
03/23	03/23	HAPPY HARRY'S #38 HOCKESSIN DE	17.93
03/23	03/23	USPS 3379300736 YORKLYN DE	12.15
03/23	03/23	FRONTIER NATURAL PRODU NORWAY IA	80.00
03/23	03/23	HARVEST MARKET HOCKESSIN DE	101.98
03/23	03/23	YC *YOOX CORP 866-900-9266 NY	445.00
03/23	03/23	TEXACO INC 91002614184 HOCKESSIN DE	6.00
03/24	03/24	CENTREVILLE VET HOSPIT WILMINGTON DE	505.00
03/24	03/24	VITAMIN RESEARCH PRODU CARSON CITY NV	497.87
03/24	03/24	WWW.ANTIAGING SYSTEMS.COM GBR	104.90
03/25	03/25	SUNOCO PHILA PA	23.69
03/26	03/26	EXXONMOBIL83 04729679 HOCKESSIN DE	12.50
03/26	03/26	TWX*AOL DIAL-UP 0304 888-849-3200 VA	6.55
03/26	03/26	TWX*AOL PREMIUM SVCE 0 888-265-9269 VA	12.90
03/27	03/27	SUNOCO PHILA PA	4.26

FRAUD

maria

	03/28	03/28	THE HOME DEPOT 4101	PHILADELPHIA PA	41.02	
	03/29	03/29	BUCKLEY'S TAVERN	CENTREVILLE DE	22.40	
	03/29	03/29	COLLIER'S OF CENTREVIL	CENTREVILLE DE	25.98	
	03/29	03/29	UNITED ELECTRIC SUPPLY	NEW CASTLE DE	137.77	
	03/30	03/30	WILD BIRDS UNLIMITED	HOCKESSIN DE	419.20	
	03/30	03/30	CONCORD PET FOODS & SU	HOCKESSIN DE	60.67	
	03/30	03/30	HARVEST MARKET	HOCKESSIN DE	177.71	
	03/30	03/30	HARVEST MARKET	HOCKESSIN DE	5.98	
	03/30	03/30	HARVEST MARKET	HOCKESSIN DE	8.87	
	03/30	03/30	GWP*WAYSIDE GARDENS	800-845-1124 SC	26.93	
	03/30	03/30	RICHARDSON'S FLORA	HOCKESSIN DE	11.96	
Fraud	03/30	03/30	PLANPLUS APR	800-527-7557 TX	9.25	Ma
	03/31	03/31	GWP*PARK SEED RETAIL	800-845-3369 SC	75.37	
	03/31	03/31	SHELL OIL 91002614193	NEW CASTLE DE	23.11	Ma
	03/31	03/31	RICHARDSON'S FLORA	HOCKESSIN DE	17.01	
	04/01	04/01	INTERNET SERVICES 888-	610-6929205 USA	9.95	
	04/01	04/01	PETER KATE SHOES	GREENVILLE USA	175.00	
	04/02	04/02	EXXONMOBIL B3 04729679	HOCKESSI USA	15.50	
	04/02	04/02	VITAMIN RESEARCH PRODU	CARSON CITY USA	285.23	
FRAUD	04/02	04/02	AOI*NETMARKET	877-209-0226 USA	8.00	Ma
	04/03	04/03	NM BY MAIL	8008258255 USA	131.50	
	04/03	04/03	HARVEST MARKET	HOCKESSIN USA	106.53	
	04/03	04/03	RN *REALONE WWW.	CCREAL.COM USA	9.95	
	04/05	04/05	VALLEY CHIROPRACTIC CF	HOCKESSIN USA	20.00	Ma
	04/05	04/05	HARVEST MARKET	HOCKESSIN USA	175.11	
FRAUD	04/05	04/05	PIZZA BY ELIZABETHS	GREENVILLE USA	23.25	
	04/05	04/05	SHELL OIL 91002614193	NEW CASTLE USA	28.55	Ma
	04/06	04/06	STEVE SWYKA AUTO SPECI	WILMINGTON USA	430.71	
	04/06	04/06	AAAS *SCIENCE MAG	202-326-6417 USA	69.00	
	04/07	04/07	HOCKESSIN WINE AND SPI	HOCKESSIN USA	19.98	
	04/07	04/07	HARVEST MARKET	HOCKESSIN USA	109.95	
FRAUD	04/07	04/07	MO2*PRIVACY PLUS	8775005774 USA	14.95	Ma
	Total Standard Purch				\$8,756.22	



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days in x Billing x Period	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+ Fee/Transaction FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES								
Standard Purch	11.990%	.03285%(D)	x 30	x	\$0.00	=	\$0.00 + \$0.00	11.990%
CASH ADVANCES								
Standard Adv	19.990%	.05477%(D)	x 30	x	\$0.00	=	\$0.00 + \$0.00	19.990%
Total						FINANCE CHARGE	=	\$0.00

Fees

Standard Purch

Trans	Post	Description	Amount
04/08		ONE-TIME MEMBERSHIP FEE	\$0.00
Total Fees			\$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00



COL AN HOMSFY
Account 5491 1303 7911 0332
April 8 - May 10, 2004

NNNN*NNNN*NNNN*YNYN*
214131310078230002

Payments and Adjustments

Trans	Post	Description	Amount
	04/19	PAYMENT THANK YOU	7,964.22CR
04/16	04/16	THE HOME DEPOT 4101 PHILADELPHIA USA	5.47CR
04/22	04/22	NM BY MAIL * 8008258255 TX	118.00CR
05/01	05/01	FIFTEEN FISHER #50 WESTPORT CT	118.00CR
05/05	05/05	SCOTT TRUE VALUE HOCKESSIN DE	161.88CR
Total Payments and Adjustments			\$8,367.57CR

AT&T Universal MasterCard Activity

Purchases.....	11,052.10
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$11,052.10



Purchases

Total MasterCard Purchases..... \$11,052.10

Standard Purch

Trans	Post	Description	Amount
04/07	04/09	EXXONMOBILB3 04729679 HOCKESSI USA	8.20
04/07	04/09	HAPPY HARRY'S #38 HOCKESSIN USA	58.49
04/07	04/09	HAPPY HARRY'S #38 HOCKESSIN USA	440.15
04/08	04/09	HARMONY COMPANY BLAUVELT USA	31.96
04/08	04/09	UTRECHT ART SUPPLY #28 PHILADELPHIA USA	51.48
04/08	04/09	BLUEFLY*COM THANKS YOU 877-258-3359 USA	312.68
04/09	04/09	EXXONMOBILB3 04729679 HOCKESSI USA	8.36
04/09	04/09	CVS #1064 PHILADELPHIA USA	11.48
04/09	04/09	GAR*GARNET HILL 8006226216 USA	150.95
04/09	04/09	SUNOCO PHILA USA	21.74
04/10	04/10	EVERYTHING BUT THE KIT HOCKESSIN USA	52.25
04/10	04/10	HARVEST MARKET HOCKESSIN USA	94.90
04/12	04/12	PURITY ENVIRONMENTAL 6103844407 USA	1,148.00
04/12	04/12	PIZZA BY ELIZABETHS GREENVILLE USA	35.25
04/12	04/12	STEVE SWYKA AUTO SPECI WILMINGTON USA	359.77
04/13	04/13	CHRYSALIS NATURAL MEDI WILMINGTON USA	124.80
04/13	04/13	HAPPY HARRY'S #38 HOCKESSIN USA	357.05
04/13	04/13	TOTAL WINE AND MORE WI WILMINGTON USA	102.49
04/13	04/13	HARVEST MARKET HOCKESSIN USA	280.27
04/13	04/13	HEALTH FREEDOM NUTRITI SANTA ROSA USA	80.75
04/14	04/14	EXXONMOBILB3 04729679 HOCKESSI USA	10.00
04/14	04/14	DENTAL HEALTH ASSOCS P WILMINGTON USA	18.00
04/14	04/14	DENTAL HEALTH ASSOCS P WILMINGTON USA	130.00
04/15	04/15	DANSKO NAOT SHOES CENT ASHLAND USA	385.00
04/15	04/15	TAYLOR OIL & PROPANE I KENNETT SQUAR USA	480.00
04/15	04/15	HEALTH FREEDOM NUTRITI SANTA ROSA USA	153.15
04/15	04/15	SUNOCO PHILA USA	22.81
04/16	04/16	THE HOME DEPOT 4101 PHILADELPHIA USA	26.48
04/16	04/16	THE HOME DEPOT 4101 PHILADELPHIA USA	52.29
04/18	04/18	FIFTEEN FISHER #50 WESTPORT USA	118.00
04/19	04/19	SPALDING LABORATORIES 408-929-9577 USA	110.70
04/19	04/19	HARVEST MARKET HOCKESSIN USA	99.79
04/20	04/20	SCOTT TRUE VALUE HOCKESSIN USA	159.99
04/20	04/20	HARVEST MARKET HOCKESSIN USA	161.80
04/20	04/20	YC *YOOX CORP 866-900-9266 USA	455.00
04/21	04/21	EXXONMOBILB3 04729679 HOCKESSI DE	14.45
04/21	04/21	JP ANIMAL SUPPLY COLORA MD	162.25
04/21	04/21	VALLEY CHIROPRACTIC CE HOCKESSIN DE	280.00
04/21	04/21	STATE ROAD BUILDERS UPPER DARBY PA	438.84
04/21	04/21	STATE ROAD BUILDERS UPPER DARBY PA	434.60
04/22	04/22	NM BY MAIL * 8008258255 TX	7.95
04/22	04/22	CU *CONSUMER REPORTS CONSUMER ORG NY	26.00
04/22	04/22	SUNOCO PHILA PA	24.02
04/24	04/24	NM BY MAIL * 8008258255 TX	131.50
04/24	04/24	NORDSTROM DIRECT #0808 TEL8002855800 IA	110.90
04/24	04/24	HARVEST MARKET HOCKESSIN DE	131.46
04/26	04/26	EXXONMOBILB3 04729679 HOCKESSI DE	8.40

FRAUD -

FRAUD -

mai?

mai

04/26	04/26	PIZZA BY ELIZABETHS	GREENVILLE	DE	33.25		
04/26	04/26	CULINARY PARTS UNLIMIT	PACHECO	CA	19.24		
04/26	04/26	TWX*AOL PREMIUM SVCE 0	888-265-9269	VA	12.90		
04/27	04/27	NEIMAN MARCUS ONLINE	888-8884757	TX	514.49		
04/27	04/27	GILBERT H WILD AND SON	SARCOXIE	MO	134.95		
04/27	04/27	HAPPY HARRY'S #38	HOCKESSIN	DE	388.88		
04/27	04/27	HARVEST MARKET	HOCKESSIN	DE	255.80		
04/27	04/27	WILMS HOME NUTR/PROD	800-888-1415	WV	36.98		
FRAUD -	04/27	04/27	PLANPLUS	MAY	800-527-7557	TX	9.25
04/29	04/29	INTERNET SERVICES	888-610-6929	205	PA	9.95	
04/29	04/29	UTRECHT ART SUPPLY #28	PHILADELPHIA	PA	22.76		
04/29	04/29	THE HOME DEPOT 4101	PHILADELPHIA	PA	67.30		
04/29	04/29	SUNOCO	PHILA	PA	24.30		
04/30	04/30	EXXONMOBIL83	04729679	HOCKESSIN	DE	12.00	
FRAUD -	04/30	04/30	SCOTT TRUE VALUE	HOCKESSIN	DE	65.96	
04/30	04/30	04/30	AOL*NETMARKET	877-209-0226	VA	8.00	
05/02	05/02	GATEWAY GARDEN CENTER	HOCKESSIN	DE	13.00		
05/02	05/02	RICHARDSON'S FLORA	HOCKESSIN	DE	186.83		
05/03	05/03	WYSONG CORPORATION	989-6310009	MI	334.53		
05/03	05/03	HARVEST MARKET	HOCKESSIN	DE	96.68		
05/03	05/03	HARVEST MARKET	HOCKESSIN	DE	99.95		
05/03	05/03	PIZZA BY ELIZABETHS	GREENVILLE	DE	33.25		
05/04	05/04	EXXONMOBIL93	04729679	HOCKESSIN	DE	22.76	
05/04	05/04	HAPPY HARRY'S #38	HOCKESSIN	DE	165.96		
05/04	05/04	DEMOCRATIC NATIONAL CO	WASHINGTON	DC	25.00		
05/04	05/04	VALLEY CHIROPRACTIC CE	HOCKESSIN	DE	20.00		
05/04	05/04	HARVEST MARKET	HOCKESSIN	DE	86.41		
05/04	05/04	RN *REALONE	WWW.CCREAL.COM	WA	9.95		
05/05	05/05	GATEWAY GARDEN CENTER	HOCKESSIN	DE	80.83		
05/05	05/05	SCOTT TRUE VALUE	HOCKESSIN	DE	200.52		
05/05	05/05	TWX*AOLSHOPMUSICMOVIE	888-265-8735	VA	23.93		
05/06	05/06	UTRECHT ART SUPPLY #28	PHILADELPHIA	PA	84.40		
05/07	05/07	EXXONMOBIL83	04729679	HOCKESSIN	DE	15.50	
FRAUD -	05/07	05/07	MO2*PRIVACY PLUS	8775005774	CT	14.95	
05/08	05/08	PATHMARK #5	0000558F	PHILADELPHIA	PA	83.58	
05/08	05/08	UTRECHT ART SUPPLY #28	PHILADELPHIA	PA	5.10		
Total Standard Purch						\$11,052.10	

**Cash Advances**

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	Transaction Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES									
Standard Purch	11.990%	.03285%(D)	x	32	x	\$0.00	=	\$0.00 +	\$0.00 11.990%
CASH ADVANCES									
Standard Adv	19.990%	.05477%(D)	x	32	x	\$0.00	=	\$0.00 +	\$0.00 19.990%

Total **FINANCE CHARGE** = \$0.00**AT&T Services Summary**

AT&T Universal Calling Card Calls..... \$0.00



COLF AN HOMSEY
Accol 491 1303 7697 9787
May 10 - June 8, 2004

NNNN*NNNN*NNNN*NYNN*
214141600071890002

Payments and Adjustments

Trans	Post	Description	Amount
	05/24	PAYMENT THANK YOU	10,648.75CR
Total Payments and Adjustments			\$10,648.75CR

AT&T Universal MasterCard Activity

Purchases	4,691.54
Cash Advances and Checks	0.00
Finance Charges	0.00
Total MasterCard Activity	\$4,691.54

Purchases

Total MasterCard Purchases..... **\$4,691.54**

Standard Purch

Trans	Post	Description	Amount
05/09	05/11	3027 LEE'S HARDWARE IN PHILADELPHIA PA	7.45
05/09	05/11	EXXONMOBIL83 04699195 NEWPORT DE	25.00
05/09	05/11	EXXONMOBIL83 04699195 NEWPORT DE	48.47
05/10	05/11	EXXONMOBIL83 04699195 NEWPORT DE	5.87
05/10	05/11	FRONTIER NATURAL PRODU NORWAY IA	108.00
05/10	05/11	GALLERY PIZZA RISTORAN WILMINGTON DE	29.25
05/10	05/11	SHOP RITE #538 SZ4 WILMINGTON DE	6.94
05/10	05/11	WWW.ANTIAGING SYSTEMS.COM GBR	173.00
05/12	05/12	HARMONY COMPANY BLAUVELT NY	32.25
05/13	05/13	BRANDYWINE SCIENCE KENNETT SQ PA	98.00
05/14	05/14	EXXONMOBIL83 04729679 HOCKESSI DE	17.45
05/14	05/14	HAPPY HARRY'S INC #25 GREENVILLE DE	70.20
05/16	05/16	GATEWAY GARDEN CENTER HOCKESSIN DE	9.99
05/16	05/16	WALKERS FLORIST AND GR HOCKESSIN DE	32.00
05/17	05/17	PIZZA BY ELIZABETHS GREENVILLE DE	36.25
05/18	05/18	EXXONMOBIL83 04729679 HOCKESSI DE	24.89
05/18	05/18	JANSSEN'S MARKET INSJA GREENVILLE DE	14.78
05/18	05/18	DENTAL HEALTH ASSOCS P WILMINGTON DE	20.00
05/18	05/18	HARVEST MARKET HOCKESSIN DE	24.87
05/19	05/19	THE HOME DEPOT 4109 PHILADELPHIA PA	13.69
05/19	05/19	THE HOME DEPOT 4109 PHILADELPHIA PA	34.60
05/22	05/22	HAPPY HARRY'S #38 HOCKESSIN DE	210.99
05/22	05/22	DEC AND ASSOCIATES INC DENVER CO	189.00
05/22	05/22	WWW.ANTIAGING SYSTEMS.COM GBR	212.50
05/22	05/22	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	8.45
05/22	05/22	HARVEST MARKET HOCKESSIN DE	176.57
05/24	05/24	EXXONMOBIL83 04729679 HOCKESSI DE	25.09
05/24	05/24	A & A LUMBER SUPPLY CO AVONDALE PA	18.23
05/24	05/24	CONCORD PET FOODS & SU HOCKESSIN DE	17.98
05/24	05/24	OKURA JAPANESE REST HOCKESSIN DE	44.85
05/24	05/24	HARVEST MARKET HOCKESSIN DE	50.81
05/24	05/24	HARVEST MARKET HOCKESSIN DE	10.98
05/25	05/25	EXXONMOBIL83 04729679 HOCKESSI DE	21.75
05/25	05/25	EDIBLE LANDSCAPING AFTON VA	165.60
05/25	05/25	BARNES & NOBLE.COM 800-843-2665 NJ	32.58
05/25	05/25	LIFE EXTENSION FDTN 800-678-8989 FL	9.00
05/25	05/25	LIFE EXTENSION FDTN 800-678-8989 FL	130.50
05/26	05/26	CRITTER-REPELLENT.COM 607-698-4207 NY	111.90
05/26	05/26	U SPRAY INC LILBURN GA	101.50
05/26	05/26	HARVEST MARKET HOCKESSIN DE	114.85
05/26	05/26	BLUEFLY*COM THANKS YOU 877-258-3359 NY	177.86
05/27	05/27	AUDIBLE 888-283-5051 NJ	119.00
05/28	05/28	VALLEY CHIROPRACTIC CE HOCKESSIN DE	220.00
05/28	05/28	PLANPLUS JUN 800-527-7557 TX	9.25
05/29	05/29	WHOLE FOODS MARKET S1A PHILADELPHIA PA	37.62
06/01	06/01	EXXONMOBIL83 04729679 HOCKESSI DE	13.00
06/01	06/01	HAPPY HARRY'S INC #25 GREENVILLE DE	175.21
06/01	06/01	VALLEY CHIROPRACTIC CE HOCKESSIN DE	220.00
06/01	06/01	U SPRAY INC LILBURN GA	30.75
06/01	06/01	HARVEST MARKET HOCKESSIN DE	309.47
06/01	06/01	HARVEST MARKET HOCKESSIN DE	3.99

FRAUD -

man

man

man

Account # 91 1303 7697 9787
May 10 ne 8, 2004

06/02	06/02	AMOCO OIL	08128993	GREENVILLE	DE	2.00
06/02	06/02	AMOCO OIL	08128993	GREENVILLE	DE	26.34
06/02	06/02	FIFTEEN FISHER #014		NEW YORK	NY	138.00
06/02	06/02	FIFTEEN FISHER #50		WESTPORT	CT	230.00
06/02	06/02	BARNES & NOBLE.COM	800-843-2665		NJ	23.94
06/03	06/03	THE HOME DEPOT 4109		PHILADELPHIA	PA	14.83
06/03	06/03	SHOP RITE #426	SZ4	PHILADELPHIA	PA	7.41
06/03	06/03	SHOP RITE #426	SZ4	PHILADELPHIA	PA	7.41
06/03	06/03	WHOLE FOODS MARKET S1A		PHILADELPHIA	PA	20.35
06/03	06/03	BARNES & NOBLE.COM	800-843-2665		NJ	27.17
06/04	06/04	PURITY ENVIRONMENTAL	6103844407		PA	77.00
06/04	06/04	HARVEST MARKET		HOCKESSIN	DE	115.24
06/04	06/04	LEI*LANDS END CLOTHING	8003324700		WI	66.95
06/07	06/07	HARVEST MARKET		HOCKESSIN	DE	124.41
Total Standard Purch						\$4,691.54

**Cash Advances**

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days In Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/ FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES											
Standard Purch	11.990%	.03285%(D)	x	29	x	\$0.00	=	\$0.00	+	\$0.00	11.990%
CASH ADVANCES											
Standard Adv	19.990%	.05477%(D)	x	29	x	\$0.00	=	\$0.00	+	\$0.00	19.990%
								Total		FINANCE CHARGE	= \$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

CO' IAN HOMSEY
Acc. 8491 1303 7697 9787
June 8 - July 9, 2004

Page 3 of 5



Payments and Adjustments

Trans	Post	Description	Amount
	06/21	PAYMENT THANK YOU	4,691.54CR
06/25	06/25	LEI*LANDS END CLOTHING 8003324700 WI	59.00CR
Total Payments and Adjustments			\$4,750.54CR

AT&T Universal MasterCard Activity

Purchases.....	6,539.04
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$6,539.04

Purchases

Total MasterCard Purchases..... \$6,539.04

Standard Purch

Trans	Post	Description	Amount
06/07	06/09	HAPPY HARRY'S #38 HOCKESSIN DE	175.47
06/07	06/09	HAPPY HARRY'S #38 HOCKESSIN DE	384.28
06/07	06/09	THE HOME DEPOT 1601 NEWARK DE	5.69
06/07	06/09	ATHENA INST.-610-827-2 TEL6108272200 PA	197.00
06/08	06/09	HARVEST MARKET HOCKESSIN DE	131.82
06/09	06/09	AMOCO OIL 08128993 GREENVILLE DE	24.55
06/10	06/10	EXXONMOBIL83 04729679 HOCKESSIN DE	19.10
06/11	06/11	EDIBLE LANDSCAPING AFTON VA	72.00
06/11	06/11	WWW.ANTIAGING SYSTEMS.COM GBR	263.00
06/11	06/11	BARNES & NOBLE.COM 800-843-2665 NJ	50.14
06/12	06/12	WHOLE FOODS MARKET S1A PHILADELPHIA PA	77.35
06/14	06/14	HARMONY COMPANY BLAUVELT NY	32.25
06/14	06/14	OKURA JAPANESE REST HOCKESSIN DE	44.90
06/14	06/14	HARVEST MARKET HOCKESSIN DE	121.57
06/14	06/14	STEVE SWYKA AUTO SPECI WILMINGTON DE	33.17
06/14	06/14	ATHENA INST.-610-827-2 TEL6108272200 PA	225.00
06/15	06/15	HARVEST MARKET HOCKESSIN DE	45.47
06/16	06/16	AMOCO OIL 08128993 GREENVILLE DE	25.87
06/16	06/16	HAPPY HARRY'S #38 HOCKESSIN DE	163.04
06/16	06/16	VITAMIN RESEARCH PRODU CARSON CITY NV	105.27
06/16	06/16	VITAMIN RESEARCH PRODU CARSON CITY NV	530.26
06/17	06/17	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	21.36
06/18	06/18	HARVEST MARKET HOCKESSIN DE	58.65
06/18	06/18	3027 LEE'S HARDWARE IN PHILADELPHIA PA	23.95
06/18	06/18	GWC*GARRETT WADE CO 8002212942 NY	52.90
06/18	06/18	VSI*WINTERSILKS 800-648-7455 FL	67.35
06/19	06/19	STAPLES #110 WILMINGTON DE	188.44
06/20	06/20	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	152.45
06/21	06/21	HAPPY HARRY'S INC #25 GREENVILLE DE	243.95
06/21	06/21	L BOUTIQUE LTD GREENVILLE DE	152.00
06/21	06/21	OKURA JAPANESE REST HOCKESSIN DE	42.90
06/22	06/22	EXXONMOBIL83 04729679 HOCKESSIN DE	12.81
06/22	06/22	TROLL OF SCANDANAVIA 3024296288 DE	18.00
06/22	06/22	G W KELLER DDS PA WILMINGTON DE	144.00
06/22	06/22	TOADSTOOL HOCKESSIN DE	49.80
06/22	06/22	WIN*WIND WEATHER 8009229463 CA	112.90
06/23	06/23	AMOCO OIL 08128993 GREENVILLE DE	24.56
06/23	06/23	HOCKESSIN WINE AND SPI HOCKESSIN DE	107.90
06/23	06/23	HARVEST MARKET HOCKESSIN DE	247.44
06/25	06/25	WHOLE FOODS MARKET S1A PHILADELPHIA PA	53.06
06/26	06/26	EXXONMOBIL83 04729679 HOCKESSIN DE	9.50
06/26	06/26	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	498.14
06/26	06/26	RICHARDSON'S FLORA HOCKESSIN DE	79.95
06/28	06/28	OKURA JAPANESE REST HOCKESSIN DE	36.15
06/28	06/28	WCS #1 GREENVILLE DE	103.50
06/29	06/29	HARVEST MARKET HOCKESSIN DE	193.21
06/29	06/29	PLANPLUS JUL 800-527-7557 TX	9.25
06/30	06/30	EXXONMOBIL83 04729679 HOCKESSIN DE	7.90
06/30	06/30	AMOCO OIL 08128993 GREENVILLE DE	24.05
06/30	06/30	AM2*SUPERSTORE AMAZON.COM WA	16.56

FRAUD -

FRAUD -

NNNN*NNNN*NYNN*YNN*
12241910047920002



CO/ JAN HOMSEY
 Acct. 5491 1303 7697 9787
 June 8 - July 9, 2004

Page 4 of 5



06/30	06/30	LIGHT HOUSE OF DEL	HOCKESSIN	DE	19.80
07/01	07/01	UTRECHT ART SUPPLY #28	PHILADELPHIA	PA	32.64
07/02	07/02	UTRECHT ART SUPPLY #28	PHILADELPHIA	PA	21.69
07/03	07/03	PATHMARK #5 0000558F	PHILADELPHIA	PA	3.99
07/03	07/03	PATHMARK #5 0000558F	PHILADELPHIA	PA	18.18
07/03	07/03	LIFE EXTENSION FDTN	FT LAUDERDALE	FL	98.00
07/05	07/05	TRADER JOE'S #000065M2	WILMINGTON	DE	18.14
07/05	07/05	HAPPY HARRY'S #38	HOCKESSIN	DE	6.95
07/05	07/05	HAPPY HARRY'S #38	HOCKESSIN	DE	116.98
07/05	07/05	VALLEY CHIROPRACTIC CE	HOCKESSIN	DE	170.00
07/05	07/05	REGAL CINEMAS BRANDYWT	WILMINGTON	DE	17.50
07/05	07/05	SCOTT TRUE VALUE	HOCKESSIN	DE	54.10
07/06	07/06	BIOSHIELD PAINT/ECO DE	5054383448	NM	72.50
07/06	07/06	HARVEST MARKET	HOCKESSIN	DE	250.77
07/07	07/07	AMOCO OIL 08128993	GREENVILLE	DE	25.32
07/07	07/07	BARNES & NOBLE.COM	800-843-2665	NJ	20.58
07/07	07/07	SUNDANCE CATLG	8004222770	UT	161.76
Total Standard Purch					\$6,539.04



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x Days In Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES										
Standard Purch	11.990%	.03285%(D)	x	31	x	-	\$0.00	=	\$0.00 +	\$0.00 11.990%
CASH ADVANCES										
Standard Adv	19.990%	.05477%(D)	x	31	x		\$0.00	=	\$0.00 +	\$0.00 19.990%
Total							FINANCE CHARGE	=	\$0.00	

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00



COL IN HOMSEY
Accol 481 1303 7697 9787
July 9 - August 10, 2004

Payments and Adjustments

Trans	Post	Description	Amount
	07/19	PAYMENT THANK YOU	6,480.04CR
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25CR
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25CR
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25CR
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25CR
Total Payments and Adjustments			\$6,609.04CR

AT&T Universal MasterCard Activity

Purchases.....	11,615.18
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$11,615.18



Purchases

Total MasterCard Purchases..... \$11,615.18

Standard Purch

Trans	Post	Description	Amount
07/08	07/10	EXXONMOBIL83 04729679 HOCKESSI DE	16.20
07/09	07/10	CENTREVILLE VET HOSPIT WILMINGTON DE	925.00
07/09	07/10	BAKERS TRUE VALUE HDW MILLSBORO DE	4,283.01
07/09	07/10	WHOLE FOODS MARKET S1A PHILADELPHIA PA	40.13
07/09	07/10	MICHELE BRODER DMD WILMINGTON DE	134.00
07/12	07/12	AMOCO OIL 08128993 GREENVILLE DE	13.50
07/12	07/12	JASMINE WILMINGTON DE	99.50
07/12	07/12	JP ANIMAL SUPPLY COLORA MD	129.50
07/13	07/13	HAPPY HARRY'S #38 HOCKESSIN DE	551.90
07/13	07/13	HARVEST MARKET HOCKESSIN DE	140.32
07/14	07/14	AMOCO OIL 08128993 GREENVILLE DE	22.62
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25
07/15	07/15	WHOLE FOODS MARKET S1A PHILADELPHIA PA	44.40
07/16	07/16	HARVEST MARKET HOCKESSIN DE	193.48
07/17	07/17	EXXONMOBIL83 04729679 HOCKESSI DE	13.20
07/19	07/19	PRO PEST PRODUCTS INC 7709043626 GA	74.00
07/19	07/19	PIZZA BY ELIZABETHS GREENVILLE DE	67.50
07/19	07/19	GOMIATA.COM NORTH HOLLYWO CA	109.90
07/20	07/20	WYSONG CORPORATION 989-6310009 MI	290.66
07/20	07/20	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
07/20	07/20	HARVEST MARKET HOCKESSIN DE	240.40
07/20	07/20	ALBRIGHT OPTICIANS GREENVILLE DE	1,550.00
07/21	07/21	AMOCO OIL 08128993 GREENVILLE DE	22.39
07/22	07/22	AJ-WRIGHT #0117 WYNCOTE PA	50.73
07/22	07/22	WAL MART WYNCOTE PA	9.00
07/24	07/24	WHOLE FOODS MARKET S1A PHILADELPHIA PA	10.90
07/25	07/25	JAPANESE GREEN TEA ONL DEL MAR CA	77.30
07/26	07/26	EXXONMOBIL83 04729679 HOCKESSI DE	15.25
07/26	07/26	OKURA JAPANESE REST HOCKESSIN DE	58.85
07/26	07/26	HARVEST MARKET HOCKESSIN DE	277.42
07/27	07/27	HARVEST MARKET HOCKESSIN DE	275.80
07/28	07/28	VALLEY CHIROPRACTIC CE HOCKESSIN DE	40.00
07/28	07/28	SUNOCO WILMINGTON DE	26.87
07/28	07/28	PLANPLUS AUG 800-527-7557 TX	9.25
07/29	07/29	WHOLE FOODS MARKET S1A PHILADELPHIA PA	45.11
07/30	07/30	HARVEST MARKET HOCKESSIN DE	245.52
07/31	07/31	EXXONMOBIL83 04729679 HOCKESSI DE	15.30
08/01	08/01	EXXONMOBIL83 04729679 HOCKESSI DE	14.07
08/02	08/02	HAPPY HARRY'S #38 HOCKESSIN DE	378.07
08/02	08/02	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
08/03	08/03	HARVEST MARKET HOCKESSIN DE	552.73
08/03	08/03	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	15.00
08/04	08/04	AMOCO OIL 08128993 GREENVILLE DE	24.23

NNNN*NNNN*NNNN*NYNN*
221122230090490002



FAUD
WIDE

FAUD

08/04	08/04	VALLEY CHIROPRACTIC CE	HOCKESSIN	DE	20.00
08/04	08/04	HARVEST MARKET	HOCKESSIN	DE	100.49
08/04	08/04	SUNDANCE CATLG	8004222770	UT	96.19
08/07	08/07	EXXONMOBIL83	04729679	HOCKESSI	10.55
08/08	08/08	WWW.ANTIAGING	SYSTEMS.COM	GBR	370.95
08/08	08/08	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	16.44
08/09	08/09	PIZZA BY ELIZABETHS	GREENVILLE	DE	25.37
08/09	08/09	HARVEST MARKET	HOCKESSIN	DE	71.97
Total Standard Purch					\$11,615.18



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days in x Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+ Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES									
Standard Purch	11.990%	.03285%(D)	x	32	x	\$0.00	=	\$0.00 +	\$0.00 11.990%
CASH ADVANCES									
Standard Adv	19.990%	.05477%(D)	x	32	x	\$0.00	=	\$0.00 +	\$0.00 19.990%
Total							FINANCE CHARGE	=	\$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

COLE, V. HOMSEY
 Account # 01 1303 7897 8767
 August 10 - September 9, 2004



Page 3 of 5

Payments and Adjustments

Trans	Post	Description	Amount
	08/25	PAYMENT THANK YOU	11,486.18CR
Total Payments and Adjustments			\$11,486.18CR

AT&T Universal MasterCard Activity

Purchases	8,209.95
Cash Advances and Checks	0.00
Finance Charges	0.00
Total MasterCard Activity	\$8,209.95

Purchases

Total MasterCard Purchases..... \$8,209.95

Standard Purch

Trans	Post	Description	Amount
08/10	08/11	CHRYSALIS NATURAL MEDI WILMINGTON DE	118.00
08/10	08/11	HAPPY HARRY'S #38 HOCKESSIN DE	163.04
08/10	08/11	HAPPY HARRY'S #38 HOCKESSIN DE	175.47
08/10	08/11	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
08/10	08/11	SCOTT TRUE VALUE HOCKESSIN DE	45.53
08/10	08/11	HARVEST MARKET HOCKESSIN DE	190.22
08/11	08/11	AMOCO OIL 08128993 GREENVILLE DE	22.97
08/11	08/11	JP ANIMAL SUPPLY COLORA MD	160.40
08/11	08/11	GAR*GARNET HILL B006226216 NH	157.95
08/12	08/12	HARMONY COMPANY BLAUVELT NY	96.76
08/12	08/12	UTRECHT ART SUPPLIES # PHILADELPHIA PA	27.27
08/13	08/13	EXXONMOBIL83 04729679 HOCKESSIN DE	12.85
08/13	08/13	ASPEN BENEFITS TRIENEL COEUR D ALENE ID	54.95
08/13	08/13	HARVEST MARKET HOCKESSIN DE	216.57
08/13	08/13	WHOLE FOODS MARKET S1A PHILADELPHIA PA	48.37
08/16	08/16	OKURA JAPANESE REST HOCKESSIN DE	19.05
08/16	08/16	HARVEST MARKET HOCKESSIN DE	185.71
08/16	08/16	HTY HBTS NUCELL KINOTX SCOTTSDALE AZ	55.90
08/16	08/16	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	554.00
08/17	08/17	INTERNET SERVICES 888- 610-6929205 PA	29.85
08/17	08/17	HAPPY HARRY'S #38 HOCKESSIN DE	5.56
08/17	08/17	OKURA JAPANESE REST HOCKESSIN DE	34.85
08/17	08/17	HARVEST MARKET HOCKESSIN DE	107.04
08/17	08/17	HIGHLAND HARDWARE SVST ATLANTA GA	77.97
08/18	08/18	AMOCO OIL 08128993 GREENVILLE DE	22.34
08/20	08/20	APPLE COMPUTER 800-676-2775 TX	49.00
08/20	08/20	WHOLE FOODS MARKET S1A PHILADELPHIA PA	20.27
08/21	08/21	EXXONMOBIL83 04729679 HOCKESSIN DE	12.95
08/21	08/21	HARVEST MARKET HOCKESSIN DE	54.08
08/22	08/22	EXXONMOBIL83 04709499 TRENTON NJ	25.52
08/22	08/22	PRO TOUCH ENTERPRISES NEPTUNE NJ	14.50
08/23	08/23	HARVEST MARKET HOCKESSIN DE	79.87
08/23	08/23	HTY HBTS NUCELL KINOTX SCOTTSDALE AZ	90.85
08/23	08/23	AMZ*SUPERSTORE AMAZON.COM WA	12.93
08/24	08/24	HONEY KAMALI GREENVILLE DE	165.00
08/24	08/24	CENTREVILLE VET HOSPIT WILMINGTON DE	42.00
08/24	08/24	HARVEST MARKET HOCKESSIN DE	253.26
08/24	08/24	SCOTT TRUE VALUE HOCKESSIN DE	45.74
08/25	08/25	AMOCO OIL 08128993 GREENVILLE DE	16.05
08/25	08/25	BEST VACUUM 773-3484500 IL	399.99
08/26	08/26	DALE'S SHOE-TIQUE GREENVILLE DE	175.00
08/26	08/26	WCS #1 GREENVILLE DE	11.50
08/26	08/26	TJMAXX #0693 WILMINGTON DE	27.92
08/26	08/26	HAPPY HARRY'S INC #25 GREENVILLE DE	72.79
08/26	08/26	WHOLE FOODS MARKET S1A PHILADELPHIA PA	30.03
08/26	08/26	APPLE COMPUTER 800-676-2775 TX	5.26
08/26	08/26	APPLE COMPUTER 800-676-2775 TX	49.74
08/27	08/27	VALLEY CHIROPRACTIC CE HOCKESSIN DE	158.00
08/28	08/28	HARVEST MARKET HOCKESSIN DE	42.60
08/28	08/28	PEARL ART & CRAFT #901 PHILADELPHIA PA	204.36
08/28	08/28	BLUEFLY*COM THANKS YOU 877-258-3359 NY	345.41

NNNN*NNNN*NNNN*NNNN*
 22112530099200002



FRAUD -

	08/28	08/28	HARVEST MARKET	HOCKESSIN	DE	15.98
	08/28	08/28	HARVEST MARKET	HOCKESSIN	DE	20.50
FRAUD	08/28	08/28	PLANPLUS SEP	800-527-7557	TX	9.25
	08/30	08/30	HOCKESSIN WINE AND SPI	HOCKESSIN	DE	35.99
	08/30	08/30	NEW CONCEPT DENTAL	WILMINGTON	DE	179.00
	08/30	08/30	INTERNET SERVICES 888-	610-6929205	PA	9.96
	08/31	08/31	HARVEST MARKET	HOCKESSIN	DE	122.45
	08/31	08/31	CONCORD PET FOODS & SU	HOCKESSIN	DE	178.06
FRAUD	08/31	08/31	PEP UP	GEORGETOWN	DE	500.06
	08/31	08/31	PEP UP	GEORGETOWN	DE	873.69
	09/01	09/01	HAPPY HARRY'S #38	HOCKESSIN	DE	6.99
	09/01	09/01	EXXONMOBIL83	04729679	HOCKESSIN	26.64
	09/02	09/02	WAL MART	WYNCOTE	PA	15.68
	09/02	09/02	VITAMIN RESEARCH PRODU	CARSON CITY	NV	62.90
	09/03	09/03	HARVEST MARKET	HOCKESSIN	DE	110.44
	09/04	09/04	AMZ*SUPERSTORE	AMAZON.COM	WA	29.49
	09/04	09/04	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	53.08
	09/05	09/05	AMZ*SUPERSTORE	AMAZON.COM	WA	20.19
	09/06	09/06	AMZ*SUPERSTORE	AMAZON.COM	WA	61.66
	09/06	09/06	AMZ*SUPERSTORE	AMAZON.COM	WA	33.43
	09/07	09/07	THE WINE AND SPIRIT CO	GREENVILLE	DE	34.35
	09/07	09/07	HARVEST MARKET	HOCKESSIN	DE	68.23
	09/07	09/07	ANGEKSTEIN'S	WILMINGTON	DE	58.40
	09/07	09/07	STEVE SWYKA AUTO SPECI	WILMINGTON	DE	693.99
	09/08	09/08	AMZ*Amazon Payments	AMAZON.COM	WA	9.24
	Total Standard Purch					\$8,209.95



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic <u>FINANCE</u> <u>CHARGE</u>	+	Transaction Fee/ <u>FINANCE</u> <u>CHARGE</u>	<u>ANNUAL</u> <u>PERCENTAGE</u> <u>RATE</u>
PURCHASES											
Standard Purch	12.240%	.03353%(D)	x	30	x	\$0.00	=	\$0.00	+	\$0.00	12.240%
CASH ADVANCES											
Standard Adv	19.990%	.05477%(D)	x	30	x	\$0.00	=	\$0.00	+	\$0.00	19.990%
Total								<u>FINANCE CHARGE</u>	=	\$0.00	

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

Payments and Adjustments

Trans	Post	Description	Amount
	09/20	PAYMENT THANK YOU	8,209.95CR
Total Payments and Adjustments			\$8,209.95CR

A&T Universal MasterCard Activity

Purchases.....	9,293.14
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$9,293.14

Purchases

Total MasterCard Purchases..... \$9,293.14

Standard Purch

Trans	Post	Description	Amount
09/08	09/10	AMOCO OIL 08128993 GREENVILLE DE	21.40
09/09	09/10	EMERITA.COM PORTLAND OR	43.98
09/09	09/10	3027 LEE'S HARDWARE IN PHILADELPHIA PA	18.39
09/09	09/10	PAT'S PIZZERIA HOCKESSIN DE	15.65
09/10	09/10	UTRECHT ART SUPPLIES # PHILADELPHIA PA	66.95
09/10	09/10	HARVEST MARKET HOCKESSIN DE	227.67
09/10	09/10	EXXONMOBIL83 04729679 HOCKESSI DE	13.55
09/13	09/13	USPS 3379300507 WILMINGTON DE	3.85
09/13	09/13	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
09/13	09/13	STEVE SWYKA AUTO SPECI WILMINGTON DE	156.76
09/13	09/13	PROGRESSIVE INS 800-888-7764 OH	1,064.00
09/14	09/14	AMZ*SUPERSTORE AMAZON.COM WA	27.50
09/14	09/14	HARVEST MARKET HOCKESSIN DE	227.97
09/14	09/14	SCOTT TRUE VALUE HOCKESSIN DE	45.62
09/14	09/14	HAPPY HARRY'S #38 HOCKESSIN DE	65.37
09/14	09/14	HAPPY HARRY'S #38 HOCKESSIN DE	333.13
09/15	09/15	HARVEST MARKET HOCKESSIN DE	71.98
09/15	09/15	CENTREVILLE VET HOSPIT WILMINGTON DE	176.00
09/15	09/15	CONCORD PET FOODS & SU HOCKESSIN DE	241.97
09/15	09/15	GEORGE H BURNS INC WILMINGTON DE	1,924.00
09/15	09/15	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	554.00
09/15	09/15	AMOCO OIL 08128993 GREENVILLE DE	27.22
09/17	09/17	3027 LEE'S HARDWARE IN PHILADELPHIA PA	6.31
09/17	09/17	SEVEN CUPS 5208814072 AZ	86.35
09/17	09/17	SEVEN CUPS 5208814072 AZ	86.35
09/18	09/18	EXXONMOBIL83 04729679 HOCKESSI DE	13.50
09/20	09/20	THE WINE AND SPIRIT CO GREENVILLE DE	14.31
09/20	09/20	A & A LUMBER SUPPLY CO AVONDALE PA	35.74
09/20	09/20	HARVEST MARKET HOCKESSIN DE	190.52
09/20	09/20	VITAMIN RESEARCH PRODU CARSON CITY NV	485.12
09/21	09/21	GWP*WAYSIDE GARDENS 8008451124 SC	58.90
09/22	09/22	PEOPLE FOR THE AMERICA WASHINGTON DC	10.00
09/22	09/22	SUS*PSYCHOLOGY TODAY 8002348361 CO	1,34.97
09/22	09/22	HARVEST MARKET HOCKESSIN DE	162.41
09/22	09/22	HAPPY HARRY'S #38 HOCKESSIN DE	58.49
09/22	09/22	EXXONMOBIL83 04729679 HOCKESSI DE	26.33
09/23	09/23	WHOLE FOODS MARKET S1A PHILADELPHIA PA	7.54
09/23	09/23	WHOLE FOODS MARKET S1A PHILADELPHIA PA	41.98
09/23	09/23	DALES SHOETIQUE GREENVILLE DE	198.00
09/24	09/24	B. WILK FABRICS, IN PHILADELPHIA PA	22.47
09/24	09/24	HARVEST MARKET HOCKESSIN DE	249.55
09/24	09/24	B. WILK FABRICS, IN PHILADELPHIA PA	40.55
09/25	09/25	UTRECHT ART SUPPLIES # PHILADELPHIA PA	6.30
09/26	09/26	LIFE ENHANCEMENT PRODU PETALUMA CA	50.45
09/26	09/26	EXXONMOBIL83 04729679 HOCKESSI DE	14.70
09/27	09/27	HARMONY COMPANY BLAUVELT NY	64.51
09/28	09/28	BELLS SUPPLY COMPANY I NEWARK DE	58.66
09/28	09/28	TOTAL WINE AND MORE WI WILMINGTON DE	79.69
09/28	09/28	HARVEST MARKET HOCKESSIN DE	195.09
09/28	09/28	PEP UP GEORGETOWN DE	500.00
09/28	09/28	INTERNET SERVICES 888- 610-6929205 PA	9.95

NNNN*NNNN*NNNN*NNNN*
221122850092710002

FRAUD—

FRAUD—

FRAUD -

09/28	09/28	SCOTT TRUE VALUE	HOCKESSIN	DE	57.48
09/28	09/28	SHELL OIL 91002614193	NEW CASTLE	DE	30.19
09/28	09/28	PLANPLUS OCT 800-527-7557	TX		9.25
09/30	09/30	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	29.76
10/01	10/01	UTRECHT ART SUPPLIES #	PHILADELPHIA	PA	50.72
10/01	10/01	HARVEST MARKET	HOCKESSIN	DE	150.51
10/01	10/01	EXXONMOBIL83 04729679	HOCKESSI	DE	11.90
10/01	10/01	HAPPY HARRY'S INC #25	GREENVILLE	DE	70.20
10/01	10/01	HAPPY HARRY'S INC #25	GREENVILLE	DE	177.45
10/04	10/04	HARVEST MARKET	HOCKESSIN	DE	19.63
10/04	10/04	JP ANIMAL SUPPLY	COLORA	MD	170.30
10/06	10/06	HARVEST MARKET	HOCKESSIN	DE	145.63
10/06	10/06	EXXONMOBIL83 04729679	HOCKESSI	DE	10.10
10/06	10/06	SHELL OIL 91002614193	NEW CASTLE	DE	31.19
10/09	10/09	EXXONMOBIL83 04729679	HOCKESSI	DE	6.50
10/09	10/09	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	61.11
10/09	10/09	HARVEST MARKET	HOCKESSIN	DE	105.52
Total Standard Purch					\$9,293.14



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES											
Standard Purch	12.490%	.03422%(D)	x	32	x	\$0.00	=	\$0.00	+	\$0.00	12.490%
CASH ADVANCES											
Standard Adv	19.990%	.05477%(D)	x	32	x	\$0.00	=	\$0.00	+	\$0.00	19.990%
Total FINANCE CHARGE										=	\$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

MAN HOMSEY
Account 5491 1303 7697 9787
October 11 - November 8, 2004

AT&T Universal Car

Page 3 of 5

Payments and Adjustments

Trans	Post	Description	Amount
	10/28	PAYMENT THANK YOU	9,293.14CR
Total Payments and Adjustments			\$9,293.14CR

AT&T Universal MasterCard Activity

Purchases.....	6,882.55
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$6,882.55

Purchases

Total MasterCard Purchases..... \$6,882.55

Standard Purch

Trans	Post	Description	Amount
10/09	10/12	HAPPY HARRY'S #38 HOCKESSIN DE	83.13
10/11	10/12	HARVEST MARKET HOCKESSIN DE	15.98
10/11	10/12	CAPRIOTTI'S HOCKESSIN DE	22.25
10/11	10/12	SCOTT TRUE VALUE HOCKESSIN DE	26.07
10/11	10/12	SUNDANCE CATLG 8004222770 UT	189.95
10/13	10/13	HARVEST MARKET HOCKESSIN DE	508.09
10/13	10/13	EXXONMOBIL83 04729679 HOCKESSIN DE	8.00
10/13	10/13	SHELL OIL 91002614193 NEW CASTLE DE	23.60
10/14	10/14	PATHMARK #5 0000558F CHELTENHAM PA	15.38
10/14	10/14	VITAMIN RESEARCH PRODU TEL8008772447 NV	81.80
10/15	10/15	HARVEST MARKET HOCKESSIN DE	112.67
10/15	10/15	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	554.00
10/16	10/16	WWW.ANTIAGING SYSTEMS.COM GBR	550.85
10/18	10/18	STI*SOUNDS TRUE 800-333-9185 CO	24.90
10/18	10/18	HARVEST MARKET HOCKESSIN DE	110.12
10/18	10/18	GATEWAY GARDEN CENTER HOCKESSIN DE	8.99
10/18	10/18	HAPPY HARRY'S #38 HOCKESSIN DE	301.43
10/19	10/19	HARVEST MARKET HOCKESSIN DE	53.43
10/19	10/19	HAPPY HARRY'S #10 WILMINGTON DE	116.98
10/20	10/20	ONLINE PHARMACY NEW ZEALAND NZL	
		492.68 NEW ZEALAND DOLLA =	\$448.69
10/20	10/20	HARVEST MARKET HOCKESSIN DE	25.96
10/20	10/20	DENTAL HEALTH ASSOCS P WILMINGTON DE	135.00
10/20	10/20	EXXONMOBIL83 04729679 HOCKESSIN DE	16.55
10/20	10/20	AMOCO OIL 08128993 GREENVILLE DE	27.33
10/21	10/21	PEOPLE FOR THE AMERICA WASHINGTON DC	10.00
10/21	10/21	DELAWARE SOLID WASTE A DOVER DE	36.00
10/22	10/22	SUNOCO HOCKESSIN DE	35.05
10/23	10/23	HEALTH FREEDOM NUTRITI SANTA ROSA CA	184.56
10/25	10/25	HARVEST MARKET HOCKESSIN DE	75.38
10/25	10/25	SCOTT TRUE VALUE HOCKESSIN DE	78.23
10/25	10/25	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
10/25	10/25	EXXONMOBIL83 04729679 HOCKESSIN DE	30.43
10/25	10/25	HIGHLAND HARDWARE SYST ATLANTA GA	85.96
10/26	10/26	HARVEST MARKET HOCKESSIN DE	74.25
10/26	10/26	DENTAL HEALTH ASSOCS P WILMINGTON DE	130.00
10/26	10/26	PEP UP GEORGETOWN DE	500.00
10/26	10/26	EXXONMOBIL83 04729679 HOCKESSIN DE	12.60
10/28	10/28	UTRECHT ART SUPPLIES # PHILADELPHIA PA	37.80
10/28	10/28	WHOLE FOODS MARKET S1A PHILADELPHIA PA	14.26
10/28	10/28	ORGANIC UNLIMITED TEL6105932995 PA	86.84
10/28	10/28	LINNETT S GULF PHILADELPHIA PA	754.55
10/28	10/28	PLANPLUS NOV 800-527-7557 TX	9.25
10/29	10/29	AMZ*SUPERSTORE AMAZON.COM WA	59.95
10/29	10/29	HARVEST MARKET HOCKESSIN DE	68.98
10/29	10/29	VALLEY CHIROPRACTIC CE HOCKESSIN DE	240.00
11/01	11/01	SCOTT TRUE VALUE HOCKESSIN DE	10.77
11/01	11/01	HARVEST MARKET HOCKESSIN DE	84.15
11/01	11/01	CONCORD PET FOODS #4 HOCKESSIN DE	225.52
11/02	11/02	HARVEST MARKET HOCKESSIN DE	174.96
11/02	11/02	INTERNET SERVICES 888- 610-6929205 PA	9.95

NNNN*NNNN*NNNN*NNYN*
214133130037620002



FRAUD -

FRAUD -

Account 481 1203 7807 8787
 October 1 - November 8, 2004

Page 4 of 5

11/03	11/03	SCOTT TRUE VALUE	HOCKESSIN	DE	16.19
11/03	11/03	SCOTT TRUE VALUE	HOCKESSIN	DE	19.87
11/03	11/03	HARVEST MARKET	HOCKESSIN	DE	50.71
11/03	11/03	EXXONMOBIL 83 04729679	HOCKESSIN	DE	14.70
11/03	11/03	EXXONMOBIL 83 04729679	HOCKESSIN	DE	28.80
11/04	11/04	WHOLE FOODS MARKET S1A PHILADELPHIA	PA		48.91
11/06	11/06	HARVEST MARKET	HOCKESSIN	DE	9.00
11/06	11/06	WAWA INC # 842	HOCKESSIN	DE	29.09
11/06	11/06	HARVEST MARKET	HOCKESSIN	DE	83.54
11/07	11/07	SUNOCO	HOCKESSIN	DE	26.19
11/07	11/07	VIDEO SHOWPLACE -	HOCKESSIN	DE	52.97
11/07	11/07	PATHMARK #5 0000558F WILMINGTON	DE		91.99
Total Standard Purch					\$6,882.55

**Cash Advances**

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/ FINANCE CHARGE		ANNUAL PERCENTAGE RATE
PURCHASES												
Standard Purch	12.740%	.03490%(D)	x	28	x	\$0.00	=	\$0.00	+	\$0.00		12.740%
CASH ADVANCES												
Standard Adv	19.990%	.05477%(D)	x	28	x	\$0.00	=	\$0.00	+	\$0.00		19.990%
Total								FINANCE CHARGE	=	\$0.00		

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

Payments and Adjustments

Trans	Post	Description	Amount
	11/18	PAYMENT THANK YOU	6,882.55CR
Total Payments and Adjustments			\$6,882.55CR

AT&T Universal MasterCard Activity

Purchases.....	8,613.81
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$8,613.81

**Purchases**

Total MasterCard Purchases..... \$8,613.81

Standard Purch

Trans	Post	Description	Amount
11/05	11/09	HAPPY HARRY'S INC #25 GREENVILLE DE	52.46
11/07	11/09	GATEWAY GARDEN CENTER HOCKESSIN DE	143.92
11/08	11/09	SCOTT TRUE VALUE HOCKESSIN DE	23.48
11/08	11/09	HOCKESSIN WINE AND SPI HOCKESSIN DE	27.46
11/09	11/09	WAWA INC # 842 HOCKESSIN DE	3.59
11/09	11/09	STEVE SWYKA AUTO SPECI WILMINGTON DE	162.82
11/10	11/10	PAYPAL *LESKOCARELL 402 935 7733 CA	40.95
11/10	11/10	PAYPAL *LESKOCARELL 402 935 7733 CA	40.95
11/10	11/10	HARVEST MARKET HOCKESSIN DE	187.15
11/10	11/10	SHELL OIL 91002614193 NEW CASTLE DE	5.00
11/10	11/10	EXXONMOBIL83 04729679 HOCKESSIN DE	15.45
11/10	11/10	EXXONMOBIL83 04729679 HOCKESSIN DE	16.80
11/10	11/10	BORDERS BOOKS 01001379 WILMINGTON DE	57.94
11/10	11/10	HAPPY HARRY'S #38 HOCKESSIN DE	183.82
11/11	11/11	PEP UP GEORGETOWN DE	500.00
11/12	11/12	HARMONY COMPANY BLAUVELT NY	64.51
11/12	11/12	CENTREVILLE VET HOSPIT WILMINGTON DE	189.00
11/12	11/12	SAVEWAY COMPOUNDING PH NEWARK DE	70.00
11/13	11/13	PAYPAL *LESKOCARELL 402 935 7733 CA	40.95
11/13	11/13	WHOLE FOODS MARKET SJA PHILADELPHIA PA	44.86
11/13	11/13	UTRECHT ART SUPPLIES # PHILADELPHIA PA	119.51
11/15	11/15	SCOTT TRUE VALUE HOCKESSIN DE	17.98
11/15	11/15	MAILBOXES ETC. HOCKESSIN DE	19.41
11/15	11/15	HARVEST MARKET HOCKESSIN DE	135.44
11/15	11/15	EXXONMOBIL83 04729679 HOCKESSIN DE	20.37
11/15	11/15	TEXACO INC 91002614184 HOCKESSIN DE	30.67
11/15	11/15	ORGANIC UNLIMITED TEL6105932995 PA	143.00
11/16	11/16	SCOTT TRUE VALUE HOCKESSIN DE	16.15
11/16	11/16	SCOTT TRUE VALUE HOCKESSIN DE	24.70
11/16	11/16	HARVEST MARKET HOCKESSIN DE	135.69
11/16	11/16	ALEXANDERS LAWN & GARD NEWARK DE	7.99
11/16	11/16	EXXONMOBIL83 04729679 HOCKESSIN DE	13.85
11/16	11/16	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	554.00
11/18	11/18	VALLEY CHIROPRACTIC CE HOCKESSIN DE	150.00
11/18	11/18	THE HOME DEPOT 4109 PHILADELPHIA PA	126.14
11/20	11/20	HARVEST MARKET HOCKESSIN DE	138.98
11/22	11/22	HOCKESSIN WINE AND SPI HOCKESSIN DE	35.96
11/22	11/22	LOGEES GREENHOUSES DANIELSON CT	49.79
11/22	11/22	HARVEST MARKET HOCKESSIN DE	138.78
11/22	11/22	EXXONMOBIL83 04729679 HOCKESSIN DE	26.83
11/22	11/22	HTY HRTS NUCELL KINOTIX SCOTTSDALE AZ	43.41
11/23	11/23	PEOPLE FOR THE AMERICA WASHINGTON DC	10.00
11/23	11/23	JANSSEN'S MARKET INSJA GREENVILLE DE	38.28
11/23	11/23	HARVEST MARKET HOCKESSIN DE	119.03
11/23	11/23	HAPPY HARRY'S INC #25 GREENVILLE DE	9.99
11/23	11/23	JP ANIMAL SUPPLY COLORA MD	85.90
11/23	11/23	BOSI CORP 800-3674008 MA	97.00
11/24	11/24	STEVE SWYKA AUTO SPECI WILMINGTON DE	153.99
11/24	11/24	THE VITAMIN SHOPPE WILMINGTON DE	187.18
11/24	11/24	SCARS ROLOBUCK 1853 WILMINGTON DE	228.91
11/25	11/25	WINDWARE ROSEVILLE MN	98.75

11/26	11/26	HARVEST MARKET	HOCKESSIN	DE	18.44
11/26	11/26	EXXONMOBIL83 04729679	HOCKESSI	DE	24.79
11/27	11/27	EXXONMOBIL83 04729679	HOCKESSI	DE	12.20
11/27	11/27	HARVEST MARKET	HOCKESSIN	DE	159.13
11/28	11/28	APPLE COMPUTER	800-676-2775	TX	169.00
11/28	11/28	TEXACO INC 91002614175	WILMINGTON	DE	28.33
11/28	11/28	BORDERS BOOKS 01000801	NEWARK	DE	67.00
11/29	11/29	LIFE ENHANCEMENT PROD	PETALUMA	CA	197.78
11/30	11/30	VALLEY CHIROPRACTIC CE	HOCKESSIN	DE	20.00
11/30	11/30	HARVEST MARKET	HOCKESSIN	DE	71.31
11/30	11/30	HARVEST MARKET	HOCKESSIN	DE	96.23
11/30	11/30	PAYPAL *PURE HOODIA	402 935 7733	CA	159.80
11/30	11/30	LIFE EXTENSION EDTN	800-678-8989	FL	325.14
11/30	11/30	HAPPY HARRY'S #38	HOCKESSIN	DE	128.44
11/30	11/30	PLANPLUS DEC	800-527-7557	TX	9.25
12/01	12/01	COMCAST OF WILMINGTON	800-COMCAST	PA	373.90
12/01	12/01	PEP UP	GEORGETOWN	DE	500.00
12/01	12/01	AMOCO OIL 08128993	GREENVILLE	DE	20.80
12/01	12/01	AMNESTY INTERNATIONAL	NEW YORK	NY	125.00
12/01	12/01	HIGHLAND HARDWARE SVST	ATLANTA	GA	301.96
12/02	12/02	EVERYTHING RUBBERMAID	WOOSTER	OH	35.00
12/03	12/03	AMZ*SUPERSTORE	AMAZON.COM	WA	54.80
12/03	12/03	HARVEST MARKET	HOCKESSIN	DE	191.56
12/03	12/03	EXXONMOBIL83 04729679	HOCKESSI	DE	9.20
12/03	12/03	PLANNED PARENTHOOD-DMP	212-2614301	NY	25.00
12/03	12/03	SAVEWAY COMPOUNDING PH	NEWARK	DE	205.00
12/03	12/03	HAPPY HARRY'S #38	HOCKESSIN	DE	5.26
12/04	12/04	INTERNET SERVICES 888-	610-6929205	PA	9.95
12/04	12/04	KAG* INFO.KAGI.COM	510-420-5858	CA	20.00
12/05	12/05	MINDWARE	ROSEVILLE	MN	21.95
12/06	12/06	GREENVILLE WINE AN	GREENVILLE	DE	59.70
12/06	12/06	HARVEST MARKET	HOCKESSIN	DE	184.16
12/06	12/06	HAPPY HARRY'S INC #25	GREENVILLE	DE	38.70
12/07	12/07	HARVEST MARKET	HOCKESSIN	DE	35.78
12/07	12/07	CONCORD PET FOODS #4	HOCKESSIN	DE	39.99
12/07	12/07	EXXONMOBIL83 04729679	HOCKESSI	DE	23.27
12/08	12/08	LIFE EXTENSION EDTN	800-678-8989	FL	97.20
Total Standard Purch					\$8,613.81

FRAUD



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/ FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES											
Standard Purch	12.990%	.03559%(D)	x	31	x	\$0.00	=	\$0.00	+	\$0.00	12.990%
CASH ADVANCES											
Standard Adv	19.990%	.05477%(D)	x	31	x	\$0.00	=	\$0.00	+	\$0.00	19.990%
Total								FINANCE CHARGE	=	\$0.00	

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

Payments and Adjustments

Trans	Post	Description	Amount
	12/22	PAYMENT THANK YOU	8,613.81CR
Total Payments and Adjustments			\$8,613.81CR

AT&T Universal MasterCard Activity

Purchases.....	13,465.72
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$13,465.72

**Purchases**
Total MasterCard Purchases..... \$13,465.72
Standard Purch

Trans	Post	Description	Amount
12/08	12/10	LONGEVITY PLUS PAYSON AZ	52.07
12/09	12/10	HARVEST MARKET HOCKESSIN DE	106.46
12/09	12/10	APPLE COMPUTER 800-676-2775 TX	1,723.00
12/09	12/10	WHOLE FOODS MARKET S1A PHILADELPHIA PA	54.18
12/11	12/11	APPLE COMPUTER 800-676-2775 TX	37.00
12/12	12/12	SOHO PIZZA PHILA PA	2.24
12/12	12/12	SHELL OIL 91002614193 NEW CASTLE DE	4.00
12/12	12/12	SHELL OIL 91002614193 NEW CASTLE DE	32.13
12/13	12/13	ONLINE PHARMACY NEW ZEALAND NZL	
		492.68 NEW ZEALAND DOLLA =	\$357.98
12/13	12/13	HARVEST MARKET HOCKESSIN DE	106.32
12/13	12/13	CUMBERLAND 91224121 WILMINGTON DE	5.27
12/13	12/13	AMOCO OIL 08128993 GREENVILLE DE	25.42
12/14	12/14	APPLE TREE PUBLISHING FERNDALE WA	17.87
12/14	12/14	PAYPAL *HUMBOLDTFL 4029357733 CA	158.95
12/14	12/14	HARVEST MARKET HOCKESSIN DE	247.47
12/14	12/14	TEA*TEACHING CO CATALO 800-832-2412 VA	274.90
12/14	12/14	EXXONMOBIL83 04729679 HOCKESSI DE	16.92
12/14	12/14	GATEWAY GARDEN CENTER HOCKESSIN DE	106.16
12/14	12/14	ORGANIC UNLIMITED TEL6105932995 PA	141.90
12/15	12/15	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
12/15	12/15	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	554.00
12/16	12/16	WHOLE FOODS MARKET S1A PHILADELPHIA PA	24.61
12/17	12/17	HARVEST MARKET HOCKESSIN DE	435.19
12/17	12/17	EXXONMOBIL83 04729679 HOCKESSI DE	23.55
12/18	12/18	GENERATION TEA 845-3526257 NY	123.95
12/20	12/20	HARVEST MARKET HOCKESSIN DE	17.84
12/20	12/20	HARVEST MARKET HOCKESSIN DE	150.52
12/20	12/20	EXXONMOBIL83 04729679 HOCKESSI DE	17.64
12/20	12/20	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
12/20	12/20	WCS #1 GREENVILLE DE	178.00
12/21	12/21	PEOPLE FOR THE AMERICA WASHINGTON DC	10.00
12/21	12/21	SUNOCO HOCKESSIN DE	32.00
12/21	12/21	THE SCIENCE FAIR INC NEWARK DE	204.90
12/22	12/22	HARVEST MARKET HOCKESSIN DE	43.90
12/22	12/22	HARVEST MARKET HOCKESSIN DE	96.75
12/22	12/22	EXXONMOBIL83 04729679 HOCKESSI DE	10.75
12/23	12/23	BLOOD BANK OF DELAWARE 302-737-8405 DE	10.00
12/23	12/23	HARVEST MARKET HOCKESSIN DE	106.62
12/23	12/23	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
12/23	12/23	LOWE'S #622 WILMINGTON DE	81.40
12/23	12/23	C B JOE TV & APPLIANCE NEW CASTLE DE	270.85
12/24	12/24	LIFE EXTENSION FDTN 800-678-8989 FL	25.65
12/24	12/24	TOTAL WINE AND MORE WI WILMINGTON DE	97.67
12/24	12/24	EXXONMOBIL83 04729679 HOCKESSI DE	12.38
12/27	12/27	HARVEST MARKET HOCKESSIN DE	24.63
12/27	12/27	HAPPY HARRY'S #38 HOCKESSIN DE	463.52
12/28	12/28	HARMONY COMPANY BLAUVELT NY	64.51
12/28	12/28	EXXONMOBIL75 04764528 PHILADEL PA	18.06
12/28	12/28	PLANPLUS JAN 800-527-7557 TX	9.25
12/29	12/29	PATHMARK #5 0000558F PHILADELPHIA PA	62.28

FRAUD

FRAUD

FRAUD

12/29	12/29	HERRINGTON CATALOG	8009032878	NH	145.85	
12/29	12/29	EXXONMOBIL83	04729679	HOCKESSI	14.75	
12/29	12/29	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	35.53	
12/29	12/29	AC MOORE ARTS&CRAFT	8 WILMINGTON	DE	119.09	
12/29	12/29	RADIO SHACK	00121210	WILMINGTON	DE	123.97
12/30	12/30	DELAWARE CADILLAC BODY	WILMINGTON	DE	3,038.00	
12/31	12/31	HARVEST MARKET	HOCKESSIN	DE	106.74	
12/31	12/31	UTRECHT ART SUPPLIES #	PHILADELPHIA	PA	170.33	
12/31	12/31	BARNES & NOBLE #2850	PHILADELPHIA	PA	21.38	
01/02	01/02	AIRPORT NEWS AND T	NEW CASTLE	DE	14.48	
01/02	01/02	INTERNET SERVICES 888-	610-6929205	PA	9.95	
01/02	01/02	EXXONMOBIL83	04730354	WILMINGT	DE	28.24
01/02	01/02	THE HOME DEPOT #1605	NEW CASTLE	DE	37.70	
01/02	01/02	DADDY S TOOL STORE	NEW CASTLE	DE	68.00	
01/03	01/03	HARVEST MARKET	HOCKESSIN	DE	116.88	
01/03	01/03	EXXONMOBIL83	04729679	HOCKESSI	DE	14.35
01/03	01/03	BORDERS BOOKS Q1000801	NEWARK	DE	53.41	
01/03	01/03	DAVIS BIOTECH RESEARCH	770-456-5170	AK	124.80	
01/04	01/04	HARVEST MARKET	HOCKESSIN	DE	20.86	
01/04	01/04	BOOKS AND TOBACCO	HOCKESSIN	DE	23.47	
01/04	01/04	CONCORD PET FOODS #4	HOCKESSIN	DE	138.56	
01/04	01/04	HARVEST MARKET	HOCKESSIN	DE	362.16	
01/04	01/04	EXXONMOBIL83	04729679	HOCKESSI	DE	8.75
01/04	01/04	EXXONMOBIL83	04729679	HOCKESSI	DE	15.83
01/04	01/04	KMART	00038737	WILMINGTON	DE	36.67
01/05	01/05	VITAMIN RESEARCH PRODU	TEL8008772447	NV	1,088.87	
01/06	01/06	SAVEWAY COMPOUNDING PH	NEWARK	DE	150.00	
01/07	01/07	LIFE EXTENSION FDTN	800-678-8989	FL	17.15	
01/07	01/07	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	42.45	
01/07	01/07	MICHELE BRODER DMD	WILMINGTON	DE	201.00	
01/08	01/08	NEW YORK TIMES DIGITAL	646-698-8249	NY	7.95	
01/08	01/08	WWW.ANTIAGING	SYSTEMS.COM	GBR	417.95	
Total Standard Purch					\$13,465.72	



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days In Billing Period	x	Balance Subject to Finance Charge	=	Periodic <u>FINANCE</u> <u>CHARGE</u>	+	Transaction Fee/ <u>FINANCE</u> <u>CHARGE</u>	<u>ANNUAL</u> <u>PERCENTAGE</u> <u>RATE</u>
PURCHASES											
Standard Purch	13.240%	.03627%(D)	x	32	x	\$0.00	=	\$0.00	+	\$0.00	13.240%
CASH ADVANCES											
Standard Adv	20.240%	.05545%(D)	x	32	x	\$0.00	=	\$0.00	+	\$0.00	20.240%
Total								<u>FINANCE CHARGE</u>	=	\$0.00	

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

Payments and Adjustments

Trans	Post	Description	Amount
	01/24	PAYMENT THANK YOU	13,465.72CR
Total Payments and Adjustments			\$13,465.72CR

AT&T Universal MasterCard Activity

Purchases.....	13,466.20
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$13,466.20

**Purchases****Total MasterCard Purchases..... \$13,466.20****Standard Purch**

Trans	Post	Description	Amount
01/09	01/11	SHELL OIL 91002614193 NEW CASTLE DE	19.92
01/10	01/11	ACME MARKETS 7808 SIT WILMINGTON DE	71.17
01/10	01/11	LIFE ENHANCEMENT PRODU PETALUMA CA	127.37
01/10	01/11	HARVEST MARKET HOCKESSIN DE	166.86
01/10	01/11	SUNOCO HOCKESSIN DE	13.75
01/10	01/11	CROMWELL S TAVERN GREENVILLE DE	41.85
01/10	01/11	VALLEY CHIROPRACTIC CE HOCKESSIN DE	180.00
01/11	01/11	STEVE SWYKA AUTO SPECI WILMINGTON DE	33.17
01/11	01/11	BORDERS BOOKS 01001379 WILMINGTON DE	58.89
01/12	01/12	USPS 3379300507 WILMINGTON DE	3.95
01/12	01/12	HARVEST MARKET HOCKESSIN DE	124.61
01/12	01/12	EXXONMOBIL83 04729679 HOCKESSIN DE	18.22
01/13	01/13	PARK TICKETS 950814 215 561 3636 PA	35.00
01/13	01/13	ATHENA INST.-600 QF 00 800-000000 PA	197.00
01/13	01/13	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	415.88
01/13	01/13	MARSHALLS #0171 WILMINGTON DE	45.99
01/14	01/14	CHEF CHARIN CUISINE BALA CYNWYD PA	25.20
01/14	01/14	HARVEST MARKET HOCKESSIN DE	143.88
01/14	01/14	EYETOPIA GREENVILLE DE	607.00
01/14	01/14	SUNOCO HOCKESSIN DE	19.10
01/14	01/14	HAPPY HARRY'S #1 WILMINGTON DE	104.52
01/15	01/15	CONCORD PET FOODS #7 WILMINGTON DE	38.97
01/15	01/15	WHOLE FOODS MARKET S1A PHILADELPHIA PA	41.02
01/15	01/15	MARSHALLS #0171 WILMINGTON DE	65.94
01/15	01/15	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	554.00
01/16	01/16	UTRECHT ART SUPPLIES # PHILADELPHIA PA	41.43
01/16	01/16	SHELL OIL 91002614193 NEW CASTLE DE	7.35
01/16	01/16	TRADER JOE'S #000065M2 WILMINGTON DE	18.99
01/16	01/16	THE HOME DEPOT 1602 CLAYMOUNT DE	23.64
01/16	01/16	SHELL OIL 91002614193 NEW CASTLE DE	30.08
01/17	01/17	HARVEST MARKET HOCKESSIN DE	175.91
01/17	01/17	HAPPY HARRY'S INC #25 GREENVILLE DE	38.70
01/17	01/17	VALLEY CHIROPRACTIC CE HOCKESSIN DE	40.00
01/18	01/18	WAWA INC # 842 HOCKESSIN DE	4.26
01/19	01/19	AMZ*Amazon Payments AMAZON.COM WA	21.44
01/19	01/19	SUNOCO WILMINGTON DE	22.65
01/19	01/19	GREENVILLE WINE AN GREENVILLE DE	25.40
01/19	01/19	ENTERPRISE RENT-A-CAR WILMINGTON DE	793.47
01/19	01/19	EXXONMOBIL83 04730354 WILMINGT DE	29.09
01/19	01/19	ORGANIC UNLIMITED TEL6105932995 PA	156.79
01/19	01/19	STEVE SWYKA AUTO SPECI WILMINGTON DE	584.98
01/19	01/19	CROMWELL S TAVERN GREENVILLE DE	23.45
01/20	01/20	MANHATTEN BAGELS WILMINGTON DE	7.49
01/20	01/20	PEOPLE FOR THE AMERICA WASHINGTON DC	10.00
01/20	01/20	AMZ*SUPERSTORE AMAZON.COM WA	15.52
01/20	01/20	AMZ*SUPERSTORE AMAZON.COM WA	27.99
01/20	01/20	AMZ*SUPERSTORE AMAZON.COM WA	64.59
01/20	01/20	HARVEST MARKET HOCKESSIN DE	115.94
01/20	01/20	BORDERS BOOKS 01001379 WILMINGTON DE	16.95
01/20	01/20	MARSHALLS #0552 WILMINGTON DE	39.98
01/20	01/20	STEVE SWYKA AUTO SPECI WILMINGTON DE	704.61

FRANK

FRANK

FRANK

FRANK

01/21	01/21	HARVEST MARKET	HOCKESSIN	DE	222.98
01/22	01/22	THE PHEROMONE STORE	PHOENIX	AZ	33.95
01/22	01/22	911HEALTHSHOP.COM	BLOOMINGTON	IN	154.85
01/23	01/23	BARNES & NOBLE.COM	800-843-2665	NJ	60.46
01/23	01/23	WAWA INC # 842	HOCKESSIN	DE	9.65
01/24	01/24	HARVEST MARKET	HOCKESSIN	DE	22.99
01/24	01/24	HARVEST MARKET	HOCKESSIN	DE	206.73
01/24	01/24	KIMS CAFE	HOCKESSIN	DE	6.00
01/24	01/24	EXXONMOBIL83 04729679	HOCKESSI	DE	6.35
01/24	01/24	PAT S PIZZERIA	HOCKESSIN	DE	6.55
01/24	01/24	KMART 00038737	WILMINGTON	DE	13.87
01/24	01/24	EXXONMOBIL83 04729679	HOCKESSI	DE	39.47
01/25	01/25	DENTAL HEALTH ASSOCS P	WILMINGTON	DE	300.00
01/25	01/25	EXXONMOBIL83 04729679	HOCKESSI	DE	17.95
01/25	01/25	KAREN OPTICAL CO	WILMINGTON	DE	459.00
01/26	01/26	G-E WELDING SUPPLY CO	NEW CASTLE	DE	63.00
01/26	01/26	PERUVIAN CONNECTION	913-845-2450	KS	172.95
01/26	01/26	HESS #08502	NEW CASTLE	DE	7.52
01/26	01/26	SALEM CC BOOKSTORE #06	CARNEYS POINT NJ		7.97
01/26	01/26	FLY J/CFJ 05067	CARNEYS POINT NJ		21.70
01/27	01/27	HARVEST MARKET	HOCKESSIN	DE	280.93
01/28	01/28	MAILBOXES ETC.	HOCKESSIN	DE	26.28
01/28	01/28	PLANPLUS FEB	800-527-7557	TX	9.25
01/29	01/29	RITE AID STORE 3959	PHILADELPHIA	PA	15.05
01/30	01/30	MENDENHALL SUNOCO	CHADDS FORD	PA	7.35
01/30	01/30	SUBWAY # 26736 016	KENNETT SQUAR	PA	10.68
01/30	01/30	SUNOCO	CHADDS FORD	PA	25.38
01/30	01/30	UTRECHT ART SUPPLIES #	PHILADELPHIA	PA	38.48
01/30	01/30	SEARS ROEBUCK 5213	KENNETT SQ	PA	15.83
01/30	01/30	PAT S PIZZERIA	HOCKESSIN	DE	17.25
01/31	01/31	WAGNER S HARDWARE	GREENVILLE	DE	47.76
01/31	01/31	HARVEST MARKET	HOCKESSIN	DE	133.70
01/31	01/31	INTERNET SERVICES 888-	610-6929205	PA	9.95
01/31	01/31	EXXONMOBIL83 04729679	HOCKESSI	DE	12.80
02/01	02/01	HARVEST MARKET	HOCKESSIN	DE	277.63
02/01	02/01	MAILBOXES ETC.	HOCKESSIN	DE	5.77
02/01	02/01	TEXACO INC 91002614184	HOCKESSIN	DE	6.00
02/01	02/01	GETTY 08676001	WILMINGTON	DE	12.81
02/01	02/01	HAPPY HARRY'S #38	HOCKESSIN	DE	76.68
02/01	02/01	STEVE SWYKA AUTO SPECI	WILMINGTON	DE	2,917.93
02/03	02/03	LIFE EXTENSION FDTN	800-678-8989	FL	93.71
02/03	02/03	ENTERPRISE RENT-A-CAR	WILMINGTON	DE	275.14
02/03	02/03	SUNOCO	PHILADELPHIA	PA	36.63
02/03	02/03	STEVE SWYKA AUTO SPECI	WILMINGTON	DE	446.98
02/04	02/04	AAAS *SCIENCE MAG	202-326-6417	DC	62.00
02/04	02/04	HONEY KAMALI	GREENVILLE	DE	98.00
02/04	02/04	L BOUTIQUE	GREENVILLE	DE	119.00
02/04	02/04	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	26.69
02/05	02/05	RADIO SHACK 00129585	NEWARK	DE	79.99
02/06	02/06	HAPPY HARRY'S #38	HOCKESSIN	DE	31.44
02/07	02/07	HARVEST MARKET	HOCKESSIN	DE	224.21
Total Standard Purch					\$13,466.20

FRAUD -



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days in x Billing Period	Balance x Subject to Finance Charge	=	Periodic FINANCE CHARGE	+ Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES								
Standard Purch	13.490%	.03696%(D)	x 29	x \$0.00	=	\$0.00	+ \$0.00	13.490%
CASH ADVANCES								
Standard Adv	20.490%	.05614%(D)	x 29	x \$0.00	=	\$0.00	+ \$0.00	20.490%
Total								
Total						FINANCE CHARGE	=	\$0.00

Payments and Adjustments

Trans	Post	Description	Amount
	02/24	PAYMENT THANK YOU	13,466.20CR
02/22	02/22	PLANPLUS SEP 800-527-7557 TX	55.50CR
Total Payments and Adjustments			\$13,521.70CR

AT&T Universal MasterCard Activity

Purchases.....	10,515.16
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$10,515.16

**Purchases**

Total MasterCard Purchases..... \$10,515.16

Standard Purch

Trans	Post	Description	Amount
02/05	02/09	LINENS N THINGS 145 NEWARK DE	36.32
02/07	02/09	EXXONMOBIL83 04729679 HOCKESSI DE	12.15
02/08	02/09	HARVEST MARKET HOCKESSIN DE	118.95
02/09	02/09	LIFE EXTENSION EDTN 800-678-8989 FL	8.94
02/09	02/09	MAILBOXES ETC. HOCKESSIN DE	19.00
02/09	02/09	HARVEST MARKET HOCKESSIN DE	24.37
02/09	02/09	EXXONMOBIL83 04729679 HOCKESSI DE	19.19
02/10	02/10	3027 LIFE'S HARDWARE IN PHILADELPHIA PA	4.80
02/10	02/10	WHOLE FOODS MARKET S1A PHILADELPHIA PA	30.19
02/10	02/10	UTRECHT ART SUPPLIES # PHILADELPHIA PA	38.38
02/11	02/11	HARVEST MARKET HOCKESSIN DE	198.29
02/11	02/11	EXXONMOBIL83 04729679 HOCKESSI DE	22.65
02/14	02/14	HARVEST MARKET HOCKESSIN DE	17.48
02/14	02/14	9TH STREET BOOK SHOP WILMINGTON DE	18.95
02/14	02/14	HARMONY COMPANY BLAUVELT NY	64.51
02/14	02/14	HARVEST MARKET HOCKESSIN DE	83.01
02/14	02/14	LIFE EXTENSION EDTN 800-678-8989 FL	81.50
02/14	02/14	SUNDANCE CATLG 8004222770 UT	206.95
02/14	02/14	DENTAL HEALTH ASSOCS P WILMINGTON DE	1,445.00
02/14	02/14	DELAWARE CADILLAC BODY WILMINGTON DE	3,038.64
02/14	02/14	7-ELEVEN 20027 WILMINGTON DE	4.89
02/14	02/14	TALKIN TURKEY WILMINGTON DE	7.25
02/14	02/14	EXXONMOBIL83 04729679 HOCKESSI DE	17.50
02/14	02/14	COASTAL DEEPWATER NJ	18.60
02/14	02/14	VALLEY CHIROPRACTIC CE HOCKESSIN DE	70.00
02/15	02/15	EXXONMOBIL83 04757993 WILMINGT DE	27.92
02/15	02/15	SAHALIE 8008211286 OR	67.85
02/15	02/15	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	554.00
02/16	02/16	SCOTT TRUE VALUE HOCKESSIN DE	10.78
02/16	02/16	SCOTT TRUE VALUE HOCKESSIN DE	40.89
02/16	02/16	HARVEST MARKET HOCKESSIN DE	92.39
02/16	02/16	ONLINE PHARMACY NEW ZEALAND NZL	
		492.68 NEW ZEALAND DOLLA =	\$363.21
02/16	02/16	EXXONMOBIL83 04729679 HOCKESSI DE	11.00
02/16	02/16	HAPPY HARRY'S #38 HOCKESSIN DE	11.99
02/16	02/16	VITAMIN RESEARCH PRODU TEL8008772447 NY	395.57
02/17	02/17	JP ANIMAL SUPPLY COLORA MD	51.75
02/17	02/17	NM KNIGHT CO INC. MILLVILLE NJ	80.00
02/18	02/18	VITAMIN RESEARCH PRODU TEL8008772447 NY	148.90
02/19	02/19	WHOLE FOODS MARKET S1A PHILADELPHIA PA	54.52
02/19	02/19	LIFE ENHANCEMENT PRODU PETALUMA CA	127.37
02/20	02/20	AMZ*Amazon Payments AMAZON.COM WA	3.39
02/20	02/20	AMZ*Amazon Payments AMAZON.COM WA	7.49
02/20	02/20	AMZ*Amazon Payments AMAZON.COM WA	9.48
02/20	02/20	AMZ*Amazon Payments AMAZON.COM WA	10.99
02/20	02/20	AMZ*Amazon Payments AMAZON.COM WA	36.46
02/20	02/20	AMZ*Amazon Payments AMAZON.COM WA	40.47
02/21	02/21	EXXONMOBIL83 04729679 HOCKESSI DE	16.15
02/21	02/21	EXXONMOBIL83 04729679 HOCKESSI DE	27.40
02/21	02/21	SHELL OIL 91002614193 NEW CASTLE DE	33.90

FRAUD

02/21	02/21	SAHALIE	8008211286	OR	67.85
02/21	02/21	ORGANIC UNLIMITED	TEL6105932995	PA	121.34
02/22	02/22	AMZ*SUPERSTORE	AMAZON.COM	WA	96.36
02/22	02/22	LIFE EXTENSION FDTN	800-678-8989	FL	493.46
02/23	02/23	PEOPLE FOR THE AMERICA	WASHINGTON	DC	10.00
02/25	02/25	WHOLE FOODS MARKET SIA	PHILADELPHIA	PA	30.98
02/27	02/27	AMZ*Amazon Payments	AMAZON.COM	WA	16.62
02/27	02/27	GETTY 08676001	WILMINGTON	DE	12.95
02/28	02/28	HARVEST MARKET	HOCKESSIN	DE	114.36
02/28	02/28	INTERNET SERVICES 888-	610-6929205	PA	9.95
02/28	02/28	EXXONMOBIL83 04729679	HOCKESSIN	DE	28.89
03/01	03/01	HARVEST MARKET	HOCKESSIN	DE	138.23
03/01	03/01	HAPPY HARRY'S #38	HOCKESSIN	DE	152.73
03/02	03/02	HARVEST MARKET	HOCKESSIN	DE	30.55
03/02	03/02	SHELL OIL 91002614193	NEW CASTLE	DE	1.49
03/02	03/02	SHELL OIL 91002614193	NEW CASTLE	DE	10.16
03/02	03/02	EXXONMOBIL83 04729679	HOCKESSIN	DE	17.07
03/02	03/02	FUNCOLAND #657	WILMINGTON	DE	29.99
03/03	03/03	ORION PIZZERIA	MENDENHALL	PA	23.09
03/03	03/03	LIFE EXTENSION FDTN	800-678-8989	FL	64.50
03/03	03/03	B.G. CARNEY, INC.	CARNEY'S PT.	NJ	25.00
03/03	03/03	VALLEY CHIROPRACTIC CF	HOCKESSIN	DE	210.00
03/04	03/04	EXXONMOBIL83 04730019	WILMINGT	DE	4.20
03/04	03/04	PLAZA LIQUORS	WILMINGTON	DE	29.77
03/04	03/04	LA TOLTECA #5	NEWPORT	DE	45.50
03/05	03/05	AMZ*Amazon Payments	AMAZON.COM	WA	16.04
03/05	03/05	AMZ*Amazon Payments	AMAZON.COM	WA	16.48
03/05	03/05	EXXONMOBIL83 04729679	HOCKESSIN	DE	9.40
03/05	03/05	HARVEST MARKET	HOCKESSIN	DE	158.19
03/07	03/07	SUNDANCE CATLG	8004222770	UT	216.95
03/07	03/07	HARVEST MARKET	HOCKESSIN	DE	246.99
03/07	03/07	SAHALIE	8008211286	OR	130.90
03/08	03/08	AGO*HSI REPRT/PARASITE	8777916263	MD	22.95
03/08	03/08	HARVEST MARKET	HOCKESSIN	DE	120.84
Total Standard Purch					\$10,515.16

FRAUD



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/ FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES											
Standard Purch	13.490%	.03696%(D)	x	29	x	\$0.00	=	\$0.00	+	\$0.00	13.490%
CASH ADVANCES											
Standard Adv	20.490%	.05614%(D)	x	29	x	\$0.00	=	\$0.00	+	\$0.00	20.490%
Total								FINANCE CHARGE	=	\$0.00	

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

COLLEMAN HOMSEY
Account 5491 1303 7811 0332
January 9 - February 9, 2004

Page 4 of 7



FRAUD 01/30 01/30 INTERNET SERVICES 888- 610-6929205 PA 9.95 (max)
01/30 01/30 UOP-ONLINE-PN PHOENIX AZ 1,320.00 2
01/31 01/31 UTRECHT ART SUPPLY #28 PHILADELPHIA PA 14.97
01/31 01/31 HARVEST MARKET HOCKESSIN DE 37.81
01/31 01/31 SUNOCO PHILA PA 24.11
02/02 02/02 THE WINE AND SPIRIT CO GREENVILLE DE 29.85
02/02 02/02 HARVEST MARKET HOCKESSIN DE 100.85
02/02 02/02 HARVEST MARKET HOCKESSIN DE 9.98
02/02 02/02 PIZZA BY ELIZABETHS GREENVILLE DE 35.25
02/02 02/02 BN *BARNESANDNOBLE.COM 800-843-2665 NJ 25.00
02/02 02/02 B & N BOOKQUEST 866-257-7723 NJ 34.70
02/02 02/02 AOL*NETMARKET 877-209-0226 VA 8.00
02/03 02/03 VALLEY CHIROPRACTIC CE HOCKESSIN DE 45.12 R
02/03 02/03 HARMONY COMPANY BLAUVELT NY 31.96
02/03 02/03 DENTAL HEALTH ASSOCS P WILMINGTON DE 175.00 R
02/03 02/03 HARVEST MARKET HOCKESSIN DE 175.90
02/03 02/03 RN *REALONE WWW.CCREAL.COM WA 9.95
02/03 02/03 BN *BARNESANDNOBLE.COM 800-843-2665 NJ 23.55
02/03 02/03 B & N BOOKQUEST 866-257-7723 NJ 41.05
02/04 02/04 B & N BOOKQUEST 866-257-7723 NJ 30.99
02/05 02/05 UTRECHT ART SUPPLY #28 PHILADELPHIA PA 22.87
02/06 02/06 EXXONMOBIL83 04729679 HOCKESSIN DE 13.60
02/06 02/06 THE COMPOUNDING PHARMA WEST CHESTER PA 85.00 R
02/06 02/06 HARVEST MARKET HOCKESSIN DE 147.05
02/07 02/07 SUNOCO PHILA PA 25.07
Total Standard Purch \$9,160.52



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days in Billing Period	Balance Subject to Finance Charge	Periodic FINANCE CHARGE	Transaction Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES							
Standard Purch	11.990%	03286%(D)	x 31	x \$0.00	= \$0.00	+ \$0.00	11.990%
CASH ADVANCES							
Standard Adv	19.990%	05477%(D)	x 31	x \$0.00	= \$0.00	+ \$0.00	19.990%
Total						FINANCE CHARGE	\$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00



CL MAN HOMSEY
Account 5491 1303 7811 0332
December 10 - January 9, 2004

1 2004

Payments and Adjustments

Trans	Post	Description	Amount
	12/19	PAYMENT THANK YOU	8,631.36CR
12/12	12/12	PERFORMANCE PHYS THERA HOCKESSIN DE	147.50CR
01/06	01/06	WYSONG CORPORATION 989-6310009 MI	57.77CR
Total Payments and Adjustments			\$8,836.63CR

AT&T Universal MasterCard Activity

Purchases.....	11,226.36
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$11,226.36

Purchases

Total MasterCard Purchases..... \$11,226.36

Standard Purch

Trans	Post	Description	Amount
12/10	12/11	EXXONMOBILB3 04729679 HOCKESSI DE	6.95
12/10	12/11	LK ERIE COLLEGE PAINESVILLE OH	25.00
12/10	12/11	HARVEST MARKET HOCKESSIN DE	83.83
12/11	12/11	WALTER NICKE CO/GARDEN 978-887-3388 MA	94.35
12/11	12/11	TIMES SUPPLEMENTS LTD 800-783-4903 NJ	79.95
12/12	12/12	WALTER NICKE CO/GARDEN 978-887-3388 MA	12.50
12/12	12/12	L BOUTIQUE LTD GREENVILLE DE	55.00
12/12	12/12	NUTRI COLOGY INC HAYWARD CA	153.44
12/12	12/12	PERFORMANCE PHYS THERA HOCKESSIN DE	145.00
12/12	12/12	PERFORMANCE PHYS THERA HOCKESSIN DE	147.50
12/12	12/12	WHOLE FOODS MARKET S1A PHILADELPHIA PA	26.45
12/13	12/13	PATHMARK #5 0000558F PHILADELPHIA PA	31.43
12/13	12/13	HARVEST MARKET HOCKESSIN DE	143.70
12/14	12/14	AMOCO OIL 08128993 GREENVILLE DE	19.88
12/15	12/15	EXXONMOBILB3 04729679 HOCKESSI DE	10.40
12/15	12/15	OPTIMAL HEALTH RESOURC ORLANDO FL	86.35
12/15	12/15	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	450.00
12/16	12/16	CHRYSALIS NATURAL MEDI WILMINGTON DE	138.40
12/16	12/16	HARVEST MARKET HOCKESSIN DE	204.13
12/19	12/19	NOR*NORTHERN TOOL 800-222-5381 MN	4,463.56
12/20	12/20	CONCORD PET FOODS & SU HOCKESSIN DE	93.97
12/20	12/20	HARVEST MARKET HOCKESSIN DE	216.32
12/21	12/21	SUNOCO PHILA PA	21.47
12/22	12/22	HAPPY HARRY'S #38 HOCKESSIN DE	535.86
12/22	12/22	CONCORD PET FOODS & SU HOCKESSIN DE	491.97
12/22	12/22	HOCKESSIN WINE AND SPI HOCKESSIN DE	35.97
12/22	12/22	HARVEST MARKET HOCKESSIN DE	28.90
12/22	12/22	HARVEST MARKET HOCKESSIN DE	128.50
12/23	12/23	TOTAL WINE AND MORE WI WILMINGTON DE	9.84
12/24	12/24	HARVEST MARKET HOCKESSIN DE	165.97
12/24	12/24	AMAZON.COM *SUPERSTOR AMAZON.COM WA	22.19
12/26	12/26	AOL* for Broadband 120 888-849-3200 VA	9.95
12/26	12/26	AOL*PREMIUM SERVICE 12 888-265-9269 VA	21.90
12/27	12/27	APPLE COMPUTER 800-676-2775 TX	79.00
12/29	12/29	EXXONMOBILB3 04729679 HOCKESSI DE	11.50
12/29	12/29	HAPPY HARRY'S #38 HOCKESSIN DE	8.97
12/29	12/29	ACCESS 2000 610-6929205 PA	9.95
12/29	12/29	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
12/29	12/29	CONCORD PET FOODS & SU HOCKESSIN DE	87.96
12/29	12/29	VITAMIN RESEARCH PRODU CARSON CITY NV	727.31
12/29	12/29	HARVEST MARKET HOCKESSIN DE	27.96
12/29	12/29	AMAZON.COM *SUPERSTOR AMAZON.COM WA	40.92
12/30	12/30	J P ANIMAL SUPPLY RISING SUN MD	113.60
12/30	12/30	M71*MAC ZONE 800-248-9948 WA	197.97
12/30	12/30	PLANPLUS JAN 800-527-7557 TX	9.25
01/01	01/01	SHELL OIL 91002614193 NEW CASTLE DE	17.97
01/02	01/02	HARMONY COMPANY BLAUVELT NY	31.96
01/02	01/02	CONCORD PET FOODS & SU HOCKESSIN DE	69.97
01/02	01/02	HARVEST MARKET HOCKESSIN DE	193.99

NNNN*NNNN*NNNN*YYNN*
221120090020790002



FRAUD -

FRAUD -

COLEMAN HOMSEY
Account 5491 1303 7811 0332
December 10 - January 9, 2004

Page 4 of 7



FRAUD	01/02	01/02	AMAZON.COM	*SUPERSTOR	AMAZON.COM	WA	20.76	mai
	01/03	01/03	RN *REALONE	WWW.	CCREAL.COM	WA	9.95	
	01/04	01/04	2 SISTERS	00 OF 00	616-6426640	MI	94.50	
	01/05	01/05	WYSONG CORPORATION	989-6310009		MI	260.55	
	01/05	01/05	HARVEST MARKET	HOCKESSIN		DE	40.60	
	01/05	01/05	STEVE SWYKA AUTO SPECI	WILMINGTON		DE	258.54	
	01/05	01/05	BIOTECH RESEARCH	08008950008		OH	404.00	
	01/06	01/06	VALLEY CHIROPRACTIC CE	HOCKESSIN		DE	45.12	
	01/06	01/06	HARVEST MARKET	HOCKESSIN		DE	128.48	
	01/07	01/07	VALLEY CHIROPRACTIC CE	HOCKESSIN		DE	140.00	
FRAUD	01/08	01/08	M02*PRIVACY PLUS	877-500-5774		CT	14.95	mai
Total Standard Purch							\$11,226.36	



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days In x Billing Period	Balance x Subject to Finance Charge	=	Periodic FINANCE CHARGE	+ Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES								
Standard Purch	11.990%	.03285%(D)	x 30	x	\$0.00	=	\$0.00 +	\$0.00 11.990%
CASH ADVANCES								
Standard Adv	19.990%	.05477%(D)	x 30	x	\$0.00	=	\$0.00 +	\$0.00 19.990%
Total FINANCE CHARGE							=	\$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

CO. IAN HOMSEY
Account 5481 1303 7811 0352
February 9 - March 9, 2004

Page 3 of 5



NNNN*NNNN*NNNN*NNNN*
221120690008370002

Payments and Adjustments

Trans	Post	Description	Amount
	02/20	PAYMENT THANK YOU	9,160.52CR
02/12	02/12	NM BY MAIL * 800-8258255 TX	75.00CR
Total Payments and Adjustments			\$9,235.52CR

AT&T Universal MasterCard Activity

Purchases.....	7,040.58
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$7,040.58



Purchases

Total MasterCard Purchases..... \$7,040.58

Standard Purch

Trans	Post	Description	Amount
02/09	02/10	HAPPY HARRY'S #38 HOCKESSIN DE	567.35
02/09	02/10	HIGHLAND HARDWARE SVST ATLANTA GA	145.91
02/09	02/10	MO2*PRIVACY PLUS 877-500-5774 CT	14.85
02/10	02/10	VALLEY CHIROPRACTIC CF HOCKESSIN DE	44.64
02/10	02/10	HARVEST MARKET HOCKESSIN DE	111.68
02/10	02/10	SCOTT TRUE VALUE HOCKESSIN DE	79.85
02/11	02/11	VALLEY CHIROPRACTIC CF HOCKESSIN DE	180.00
02/12	02/12	NM BY MAIL * 800-8258255 TX	7.95
02/12	02/12	LOGEES GREENHOUSES DANIELSON CT	62.75
02/12	02/12	JILDOR SHOES, INC CEDARHURST NY	338.00
02/12	02/12	SUNOCO PHILA PA	24.08
02/13	02/13	PAIHMARK #5 0000558F PHILADELPHIA PA	52.24
02/15	02/15	3027 LEE'S HARDWARE IN PHILADELPHIA PA	6.84
02/16	02/16	HAPPY HARRY'S #38 HOCKESSIN DE	196.59
02/16	02/16	HOCKESSIN WINE AND SPI HOCKESSIN DE	37.97
02/16	02/16	HARVEST MARKET HOCKESSIN DE	145.17
02/16	02/16	TAYLOR OIL & PROPANE 1 KENNETT SQUAR PA	450.00
02/17	02/17	HAPPY HARRY'S #38 HOCKESSIN DE	18.93
02/17	02/17	HARVEST MARKET HOCKESSIN DE	30.52
02/17	02/17	STEVE SWYKA AUTO SPECI WILMINGTON DE	41.02
02/17	02/17	FRONTIER NATURAL PRODU NORWAY IA	80.00
02/17	02/17	HARVEST MARKET HOCKESSIN DE	3.49
02/18	02/18	DUQUE-SALVA MD WILMINGTON DE	265.00
02/18	02/18	HIGHLAND HARDWARE SVST ATLANTA GA	17.98
02/18	02/18	AMAZON.COM *SUPERSTOP AMAZON.COM WA	15.18
02/18	02/18	SHELL OIL 91002614193 NEW CASTLE DE	25.47
02/19	02/19	SUNDANCE CATER 800-422-2770 UT	232.49
02/20	02/20	EXXONMOBIL83 04729679 HOCKESSIN DE	12.25
02/20	02/20	HARVEST MARKET HOCKESSIN DE	29.99
02/20	02/20	HARVEST MARKET HOCKESSIN DE	362.97
02/20	02/20	3027 LEE'S HARDWARE IN PHILADELPHIA PA	11.53
02/21	02/21	SUNOCO PHILA PA	18.59
02/23	02/23	HAPPY HARRY'S INC #25 GREENVILLE DE	182.46
02/23	02/23	PETER KATE SHOES GREENVILLE DE	175.00
02/24	02/24	WYSONG CORPORATION 989-6310009 MI	267.69
02/24	02/24	DENTAL HEALTH ASSOCS P WILMINGTON DE	997.50
02/24	02/24	HARVEST MARKET HOCKESSIN DE	308.10
02/25	02/25	HAPPY HARRY'S INC #25 GREENVILLE DE	3.99
02/25	02/25	SCOTT TRUE VALUE HOCKESSIN DE	11.24
02/25	02/25	SUNDANCE CATER 800-422-2770 UT	106.46
02/26	02/26	HARVEST MARKET HOCKESSIN DE	90.15
02/26	02/26	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	104.96
02/26	02/26	TWX*AOL PREMIUM SVCE 0 888-265-9269 VA	21.90
02/26	02/26	TWX*AOL DIAL-UP 0204 888-849-3200 VA	35.00
02/26	02/26	PLANPLUS MAR 800-527-7557 TX	9.25
02/27	02/27	HAWKINS & SONS INC WILMINGTON DE	82.00
02/27	02/27	SUNOCO PHILA PA	22.42
02/28	02/28	EXXONMOBIL83 04729679 HOCKESSIN DE	8.30
02/29	02/29	INTERNET SERVICES 888- 610-6929205 PA	9.95
03/01	03/01	HAPPY HARRY'S #38 HOCKESSIN DE	145.47

FRAUD



Access 5491 1003 7811 0302
Febr. 8 - March 8, 2004

03/01	03/01	VALLEY CHIROPRACTIC CE	HOCKESSIN	DE	20.00	R/i
03/01	03/01	HOCKESSIN WINE AND SPI	HOCKESSIN	DE	41.96	
03/01	03/01	HARVEST MARKET	HOCKESSIN	DE	57.12	
03/01	03/01	AOL *NETMARKET	877-209-0226	VA	8.00	mau
03/01	03/01	TEXACO INC 91002614184	HOCKESSIN	DE	7.00	
03/02	03/02	HAPPY HARRY'S #38	HOCKESSIN	DE	4.17	
03/02	03/02	HAPPY HARRY'S #38	HOCKESSIN	DE	311.58	
03/02	03/02	J P ANIMAL SUPPLY	RISING SUN	MD	114.80	
03/02	03/02	HARVEST MARKET	HOCKESSIN	DE	158.23	
03/03	03/03	RN *REALONE WWW.	CCREAL.COM	WA	9.95	
03/04	03/04	EXXONMOBIL18 09643099	PHILADEL	PA	22.17	
03/04	03/04	UTRECHT ART SUPPLY #28	PHILADELPHIA	PA	64.19	
03/04	03/04	KITCHEN USA	PHILADELPHIA	PA	9.07	
03/05	03/05	HARMONY COMPANY	BLAUVELT	NY	31.96	
03/05	03/05	ELLIE #2	WILMINGTON	DE	66.00	
03/06	03/06	EXXONMOBIL83 04729679	HOCKESSI	DE	18.50	
03/06	03/06	HARVEST MARKET	HOCKESSIN	DE	117.61	
03/08	03/08	MO2*PRIVACY PLUS	877-500-5774	CT	14.95	mau
Total Standard Purch					\$7,040.58	

FRAUD -



Cash Advances

Cash Advance Limit..... \$4,400.00 *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days in x Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+ Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES									
Standard Purch	11.990%	.03285%(D)	x	29	x	\$0.00	=	\$0.00 +	\$0.00 11.990%
CASH ADVANCES									
Standard Adv	19.990%	.05477%(D)	x	29	x	\$0.00	=	\$0.00 +	\$0.00 19.990%
Total							FINANCE CHARGE	=	\$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00



CDI IAN HOMSEY
ACCL 5491 1303 7811 0332
March 8 - April 8, 2004

Page 3 of 5

NNNN *NNNN *NNNN *NNNN
22110990098660002

Payments and Adjustments

Trans	Post	Description	Amount
	03/19	PAYMENT THANK YOU	6,965.58CR
03/13	03/13	UOP-ONLINE-PN PHOENIX AZ	792.00CR
Total Payments and Adjustments			\$7,757.58CR

AT&T Universal MasterCard Activity

Purchases.....	8,756.22
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$8,756.22

Purchases

Total MasterCard Purchases..... \$8,756.22

Standard Purch

Trans	Post	Description	Amount
03/08	03/10	PIZZA BY ELIZABETHS GREENVILLE DE	41.75
03/09	03/10	WHYY INC PHILADELPHIA PA	42.00 Char
03/09	03/10	HARVEST MARKET HOCKESSIN DE	163.90
03/10	03/10	EXXONMOBIL83 04729679 HOCKESSIN DE	8.80
03/10	03/10	NEW YORK TIMES DIGITAL 646-698-8249 NY	29.95
03/10	03/10	AMAZON.COM *SUPERSTOR AMAZON.COM WA	21.49
03/10	03/10	AMAZON.COM *SUPERSTOR AMAZON.COM WA	55.46
03/11	03/11	SUNOCO PHILA PA	21.62
03/12	03/12	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	40.79
03/12	03/12	WHOLE FOODS MARKET S1A PHILADELPHIA PA	26.88
03/13	03/13	EXXONMOBIL83 04729679 HOCKESSIN DE	9.50
03/13	03/13	HAPPY HARRY'S #38 HOCKESSIN DE	25.85
03/13	03/13	HARVEST MARKET HOCKESSIN DE	43.17
03/15	03/15	COLLIER'S OF CENTREVIL CENTREVILLE DE	7.99
03/15	03/15	HARVEST MARKET HOCKESSIN DE	73.35
03/15	03/15	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	450.00
03/15	03/15	MUR*MCMURRAY HATCHERY 800-456-3280 IA	117.68
03/16	03/16	DENTAL HEALTH ASSOCS P WILMINGTON DE	175.00 MED
03/16	03/16	CENTREVILLE VET HOSPIT WILMINGTON DE	715.00
03/16	03/16	HARVEST MARKET HOCKESSIN DE	54.07
03/16	03/16	TOMM S PRODUCE INC HOCKESSIN DE	25.35
03/16	03/16	LIFE EXTENSION FDTN 800-678-8989 FL	102.50
03/17	03/17	EXXONMOBIL83 04729679 HOCKESSIN DE	9.30
03/17	03/17	HAPPY HARRY'S INC #25 GREENVILLE DE	70.20
03/17	03/17	HAPPY HARRY'S #38 HOCKESSIN DE	128.44
03/17	03/17	HAPPY HARRY'S #38 HOCKESSIN DE	175.47
03/17	03/17	L BOUTIQUE LTD GREENVILLE DE	274.00
03/17	03/17	VALLEY CHIROPRACTIC CF HOCKESSIN DE	280.00 MED
03/18	03/18	SUNOCO PHILA PA	21.88
03/19	03/19	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	285.72
03/20	03/20	EXXONMOBIL83 04729679 HOCKESSIN DE	9.95
03/20	03/20	HARVEST MARKET HOCKESSIN DE	338.57
03/22	03/22	HOCKESSIN WINE AND SPI HOCKESSIN DE	41.96
03/22	03/22	HARVEST MARKET HOCKESSIN DE	210.78
03/22	03/22	PIZZA BY ELIZABETHS GREENVILLE DE	41.75
03/22	03/22	SCOTT TRUE VALUE HOCKESSIN DE	89.06
03/23	03/23	HAPPY HARRY'S #38 HOCKESSIN DE	17.93
03/23	03/23	USPS 3379300736 YORKLYN DE	12.15
03/23	03/23	FRONTIER NATURAL PRODU NORWAY IA	80.00
03/23	03/23	HARVEST MARKET HOCKESSIN DE	101.98
03/23	03/23	YC *YOOX CORP 866-900-9266 NY	445.00
03/23	03/23	TEXACO INC 91002614184 HOCKESSIN DE	6.00
03/24	03/24	CENTREVILLE VET HOSPIT WILMINGTON DE	505.00
03/24	03/24	VITAMIN RESEARCH PRODU CARSON CITY NV	497.87
03/24	03/24	WWW.ANTIAGING SYSTEMS.COM GBR	104.90
03/25	03/25	SUNOCO PHILA PA	23.69
03/26	03/26	EXXONMOBIL83 04729679 HOCKESSIN DE	12.50
03/26	03/26	TWX*AOL DIAL-UP 0304 888-849-3200 VA	6.55
03/26	03/26	TWX*AOL PREMIUM SVCE 0 888-265-9269 VA	12.90
03/27	03/27	SUNOCO PHILA PA	4.26

FRAUD

maria

03/28	03/28	THE HOME DEPOT 4101	PHILADELPHIA	PA	41.02	
03/29	03/29	BUCKLEY'S TAVERN	CENTREVILLE	DE	22.40	
03/29	03/29	COLLIER'S OF CENTREVIL	CENTREVILLE	DE	25.98	
03/29	03/29	UNITED ELECTRIC SUPPLY	NEW CASTLE	DE	137.77	
03/30	03/30	WILD BIRDS UNLIMITED	HOCKESSIN	DE	419.20	
03/30	03/30	CONCORD PET FOODS & SU	HOCKESSIN	DE	60.67	
03/30	03/30	HARVEST MARKET	HOCKESSIN	DE	177.71	
03/30	03/30	HARVEST MARKET	HOCKESSIN	DE	5.98	
03/30	03/30	HARVEST MARKET	HOCKESSIN	DE	8.87	
03/30	03/30	GWP*WAYSIDE GARDENS	800-845-1124	SC	26.93	
03/30	03/30	RICHARDSON'S FLORA	HOCKESSIN	DE	11.96	
Fraud	03/30	03/30	PLANPLUS	APR 800-527-7557	TX	9.25 Ma
	03/31	03/31	GWP*PARK SEED RETAIL	800-845-3369	SC	75.37
	03/31	03/31	SHELL OIL 91002614193	NEW CASTLE	DE	23.11 Ma
	03/31	03/31	RICHARDSON'S FLORA	HOCKESSIN	DE	17.01
	04/01	04/01	INTERNET SERVICES 888-	610-6929205	USA	9.95
	04/01	04/01	PETER KATE SHOES	GREENVILLE	USA	175.00
	04/02	04/02	EXXONMOBIL B3 04729679	HOCKESSIN	USA	15.50
	04/02	04/02	VITAMIN RESEARCH PRODU	CARSON CITY	USA	285.23
FRAUD	04/02	04/02	AOI*NETMARKET	877-209-0226	USA	8.00 M
	04/03	04/03	NM BY MAIL	8008258255	USA	131.50
	04/03	04/03	HARVEST MARKET	HOCKESSIN	USA	106.53
	04/03	04/03	RN *REALONE WWW.	CCREAL.COM	USA	9.95
	04/05	04/05	VALLEY CHIROPRACTIC CF	HOCKESSIN	USA	20.00 M
	04/05	04/05	HARVEST MARKET	HOCKESSIN	USA	175.11
FRAUD	04/05	04/05	PIZZA BY ELIZABETHS	GREENVILLE	USA	23.25
	04/05	04/05	SHELL OIL 91002614193	NEW CASTLE	USA	28.55 M
	04/06	04/06	STEVE SWYKA AUTO SPECI	WILMINGTON	USA	430.71
	04/06	04/06	AAAS *SCIENCE MAG	202-326-6417	USA	69.00
	04/07	04/07	HOCKESSIN WINE AND SPI	HOCKESSIN	USA	19.98
	04/07	04/07	HARVEST MARKET	HOCKESSIN	USA	109.95
FRAUD	04/07	04/07	MO2*PRIVACY PLUS	8775005774	USA	14.95 M
Total Standard Purch					\$8,756.22	



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days in x Billing x Period	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+ Fee/Transaction FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES								
Standard Purch	11.990%	.03285%(D)	x 30	x	\$0.00	=	\$0.00 + \$0.00	11.990%
CASH ADVANCES								
Standard Adv	19.990%	.05477%(D)	x 30	x	\$0.00	=	\$0.00 + \$0.00	19.990%
Total						FINANCE CHARGE		= \$0.00

Fees

Standard Purch

Trans	Post	Description	Amount
04/08		ONE-TIME MEMBERSHIP FEE	\$0.00
Total Fees			\$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00



COL AN HOMSFY
Account 5491 1303 7911 0332
April 8 - May 10, 2004

NNNN*NNNN*NNNN*YNYN*
214131310078230002

Payments and Adjustments

Trans	Post	Description	Amount
	04/19	PAYMENT THANK YOU	7,964.22CR
04/16	04/16	THE HOME DEPOT 4101 PHILADELPHIA USA	5.47CR
04/22	04/22	NM BY MAIL * 8008258255 TX	118.00CR
05/01	05/01	FIFTEEN FISHER #50 WESTPORT CT	118.00CR
05/05	05/05	SCOTT TRUE VALUE HOCKESSIN DE	161.88CR
Total Payments and Adjustments			\$8,367.57CR

AT&T Universal MasterCard Activity

Purchases	11,052.10
Cash Advances and Checks	0.00
Finance Charges	0.00
Total MasterCard Activity	\$11,052.10



Purchases

Total MasterCard Purchases..... \$11,052.10

Standard Purch

Trans	Post	Description	Amount
04/07	04/09	EXXONMOBILB3 04729679 HOCKESSI USA	8.20
04/07	04/09	HAPPY HARRY'S #38 HOCKESSIN USA	58.49
04/07	04/09	HAPPY HARRY'S #38 HOCKESSIN USA	440.15
04/08	04/09	HARMONY COMPANY BLAUVELT USA	31.96
04/08	04/09	UTRECHT ART SUPPLY #28 PHILADELPHIA USA	51.48
04/08	04/09	BLUEFLY*COM THANKS YOU 877-258-3359 USA	312.68
04/09	04/09	EXXONMOBILB3 04729679 HOCKESSI USA	8.36
04/09	04/09	CVS #1064 PHILADELPHIA USA	11.48
04/09	04/09	GAR*GARNET HILL 8006226216 USA	150.95
04/09	04/09	SUNOCO PHILA USA	21.74
04/10	04/10	EVERYTHING BUT THE KIT HOCKESSIN USA	52.25
04/10	04/10	HARVEST MARKET HOCKESSIN USA	94.90
04/12	04/12	PURITY ENVIRONMENTAL 6103844407 USA	1,148.00
04/12	04/12	PIZZA BY ELIZABETHS GREENVILLE USA	35.25
04/12	04/12	STEVE SWYKA AUTO SPECI WILMINGTON USA	359.77
04/13	04/13	CHRYSALIS NATURAL MEDI WILMINGTON USA	124.80
04/13	04/13	HAPPY HARRY'S #38 HOCKESSIN USA	357.05
04/13	04/13	TOTAL WINE AND MORE WI WILMINGTON USA	102.49
04/13	04/13	HARVEST MARKET HOCKESSIN USA	280.27
04/13	04/13	HEALTH FREEDOM NUTRITI SANTA ROSA USA	80.75
04/14	04/14	EXXONMOBILB3 04729679 HOCKESSI USA	10.00
04/14	04/14	DENTAL HEALTH ASSOCS P WILMINGTON USA	18.00
04/14	04/14	DENTAL HEALTH ASSOCS P WILMINGTON USA	130.00
04/15	04/15	DANSKO NAOT SHOES CENT ASHLAND USA	385.00
04/15	04/15	TAYLOR OIL & PROPANE I KENNETT SQUAR USA	480.00
04/15	04/15	HEALTH FREEDOM NUTRITI SANTA ROSA USA	153.15
04/15	04/15	SUNOCO PHILA USA	22.81
04/16	04/16	THE HOME DEPOT 4101 PHILADELPHIA USA	26.48
04/16	04/16	THE HOME DEPOT 4101 PHILADELPHIA USA	52.29
04/18	04/18	FIFTEEN FISHER #50 WESTPORT USA	118.00
04/19	04/19	SPALDING LABORATORIES 408-929-9577 USA	110.70
04/19	04/19	HARVEST MARKET HOCKESSIN USA	99.79
04/20	04/20	SCOTT TRUE VALUE HOCKESSIN USA	159.99
04/20	04/20	HARVEST MARKET HOCKESSIN USA	161.80
04/20	04/20	YC *YOOX CORP 866-900-9266 USA	455.00
04/21	04/21	EXXONMOBILB3 04729679 HOCKESSI DE	14.45
04/21	04/21	JP ANIMAL SUPPLY COLORA MD	162.25
04/21	04/21	VALLEY CHIROPRACTIC CE HOCKESSIN DE	280.00
04/21	04/21	STATE ROAD BUILDERS UPPER DARBY PA	438.84
04/21	04/21	STATE ROAD BUILDERS UPPER DARBY PA	434.60
04/22	04/22	NM BY MAIL * 8008258255 TX	7.95
04/22	04/22	CU *CONSUMER REPORTS CONSUMER ORG NY	26.00
04/22	04/22	SUNOCO PHILA PA	24.02
04/24	04/24	NM BY MAIL * 8008258255 TX	131.50
04/24	04/24	NORDSTROM DIRECT #0808 TEL8002855800 IA	110.90
04/24	04/24	HARVEST MARKET HOCKESSIN DE	131.46
04/26	04/26	EXXONMOBILB3 04729679 HOCKESSI DE	8.40

FRAUD -

FRAUD -

mai?

mai

04/26	04/26	PIZZA BY ELIZABETHS	GREENVILLE	DE	33.25		
04/26	04/26	CULINARY PARTS UNLIMIT	PACHECO	CA	19.24		
04/26	04/26	TWX*AOL PREMIUM SVCE 0	888-265-9269	VA	12.90		
04/27	04/27	NEIMAN MARCUS ONLINE	888-8884757	TX	514.49		
04/27	04/27	GILBERT H WILD AND SON	SARCOXIE	MO	134.95		
04/27	04/27	HAPPY HARRY'S #38	HOCKESSIN	DE	388.88		
04/27	04/27	HARVEST MARKET	HOCKESSIN	DE	255.80		
04/27	04/27	WILMS HOME NUTR/PROD	800-888-1415	WV	36.98		
FRAUD -	04/27	04/27	PLANPLUS	MAY	800-527-7557	TX	9.25
04/29	04/29	INTERNET SERVICES	888-610-6929	205	PA	9.95	
04/29	04/29	UTRECHT ART SUPPLY #28	PHILADELPHIA	PA	22.76		
04/29	04/29	THE HOME DEPOT 4101	PHILADELPHIA	PA	67.30		
04/29	04/29	SUNOCO	PHILA	PA	24.30		
04/30	04/30	EXXONMOBIL83	04729679	HOCKESSIN	DE	12.00	
FRAUD -	04/30	04/30	SCOTT TRUE VALUE	HOCKESSIN	DE	65.96	
04/30	04/30	04/30	AOL*NETMARKET	877-209-0226	VA	8.00	
05/02	05/02	GATEWAY GARDEN CENTER	HOCKESSIN	DE	13.00		
05/02	05/02	RICHARDSON'S FLORA	HOCKESSIN	DE	186.83		
05/03	05/03	WYSONG CORPORATION	989-6310009	MI	334.53		
05/03	05/03	HARVEST MARKET	HOCKESSIN	DE	96.68		
05/03	05/03	HARVEST MARKET	HOCKESSIN	DE	99.95		
05/03	05/03	PIZZA BY ELIZABETHS	GREENVILLE	DE	33.25		
05/04	05/04	EXXONMOBIL93	04729679	HOCKESSIN	DE	22.76	
05/04	05/04	HAPPY HARRY'S #38	HOCKESSIN	DE	165.96		
05/04	05/04	DEMOCRATIC NATIONAL CO	WASHINGTON	DC	25.00		
05/04	05/04	VALLEY CHIROPRACTIC CE	HOCKESSIN	DE	20.00		
05/04	05/04	HARVEST MARKET	HOCKESSIN	DE	86.41		
05/04	05/04	RN *REALONE	WWW.CCREAL.COM	WA	9.95		
05/05	05/05	GATEWAY GARDEN CENTER	HOCKESSIN	DE	80.83		
05/05	05/05	SCOTT TRUE VALUE	HOCKESSIN	DE	200.52		
05/05	05/05	TWX*AOLSHOPMUSICMOVIE	888-265-8735	VA	23.93		
05/06	05/06	UTRECHT ART SUPPLY #28	PHILADELPHIA	PA	84.40		
05/07	05/07	EXXONMOBIL83	04729679	HOCKESSIN	DE	15.50	
FRAUD -	05/07	05/07	MO2*PRIVACY PLUS	8775005774	CT	14.95	
05/08	05/08	PATHMARK #5	0000558F	PHILADELPHIA	PA	83.58	
05/08	05/08	UTRECHT ART SUPPLY #28	PHILADELPHIA	PA	5.10		
Total Standard Purch						\$11,052.10	



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	Transaction Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES									
Standard Purch	11.990%	.03285%(D)	x	32	x	\$0.00	=	\$0.00 +	\$0.00 11.990%
CASH ADVANCES									
Standard Adv	19.990%	.05477%(D)	x	32	x	\$0.00	=	\$0.00 +	\$0.00 19.990%
Total							FINANCE CHARGE	=	\$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00



COLF AN HOMSEY
Accol 491 1303 7697 9787
May 10 - June 8, 2004

NNNN*NNNN*NNNN*NYNN*
214141600071890002

Payments and Adjustments

Trans	Post	Description	Amount
	05/24	PAYMENT THANK YOU	10,648.75CR
Total Payments and Adjustments			\$10,648.75CR

AT&T Universal MasterCard Activity

Purchases	4,691.54
Cash Advances and Checks	0.00
Finance Charges	0.00
Total MasterCard Activity	\$4,691.54



Purchases

Total MasterCard Purchases..... **\$4,691.54**

Standard Purch

Trans	Post	Description	Amount
05/09	05/11	3027 LEE'S HARDWARE IN PHILADELPHIA PA	7.45
05/09	05/11	EXXONMOBIL83 04699195 NEWPORT DE	25.00
05/09	05/11	EXXONMOBIL83 04699195 NEWPORT DE	48.47
05/10	05/11	EXXONMOBIL83 04699195 NEWPORT DE	5.87
05/10	05/11	FRONTIER NATURAL PRODU NORWAY IA	108.00
05/10	05/11	GALLERY PIZZA RISTORAN WILMINGTON DE	29.25
05/10	05/11	SHOP RITE #538 SZ4 WILMINGTON DE	6.94
05/10	05/11	WWW.ANTIAGING SYSTEMS.COM GBR	173.00
05/12	05/12	HARMONY COMPANY BLAUVELT NY	32.25
05/13	05/13	BRANDYWINE SCIENCE KENNETT SQ PA	98.00
05/14	05/14	EXXONMOBIL83 04729679 HOCKESSI DE	17.45
05/14	05/14	HAPPY HARRY'S INC #25 GREENVILLE DE	70.20
05/16	05/16	GATEWAY GARDEN CENTER HOCKESSIN DE	9.99
05/16	05/16	WALKERS FLORIST AND GR HOCKESSIN DE	32.00
05/17	05/17	PIZZA BY ELIZABETHS GREENVILLE DE	36.25
05/18	05/18	EXXONMOBIL83 04729679 HOCKESSI DE	24.89
05/18	05/18	JANSSEN'S MARKET INSJA GREENVILLE DE	14.78
05/18	05/18	DENTAL HEALTH ASSOCS P WILMINGTON DE	20.00
05/18	05/18	HARVEST MARKET HOCKESSIN DE	24.87
05/19	05/19	THE HOME DEPOT 4109 PHILADELPHIA PA	13.69
05/19	05/19	THE HOME DEPOT 4109 PHILADELPHIA PA	34.60
05/22	05/22	HAPPY HARRY'S #38 HOCKESSIN DE	210.99
05/22	05/22	DEC AND ASSOCIATES INC DENVER CO	189.00
05/22	05/22	WWW.ANTIAGING SYSTEMS.COM GBR	212.50
05/22	05/22	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	8.45
05/22	05/22	HARVEST MARKET HOCKESSIN DE	176.57
05/24	05/24	EXXONMOBIL83 04729679 HOCKESSI DE	25.09
05/24	05/24	A & A LUMBER SUPPLY CO AVONDALE PA	18.23
05/24	05/24	CONCORD PET FOODS & SU HOCKESSIN DE	17.98
05/24	05/24	OKURA JAPANESE REST HOCKESSIN DE	44.85
05/24	05/24	HARVEST MARKET HOCKESSIN DE	50.81
05/24	05/24	HARVEST MARKET HOCKESSIN DE	10.98
05/25	05/25	EXXONMOBIL83 04729679 HOCKESSI DE	21.75
05/25	05/25	EDIBLE LANDSCAPING AFTON VA	165.60
05/25	05/25	BARNES & NOBLE.COM 800-843-2665 NJ	32.58
05/25	05/25	LIFE EXTENSION EDTN 800-678-8989 FL	9.00
05/25	05/25	LIFE EXTENSION EDTN 800-678-8989 FL	130.50
05/26	05/26	CRITTER-REPELLENT.COM 607-698-4207 NY	111.90
05/26	05/26	U SPRAY INC LILBURN GA	101.50
05/26	05/26	HARVEST MARKET HOCKESSIN DE	114.85
05/26	05/26	BLUEFLY*COM THANKS YOU 877-258-3359 NY	177.86
05/27	05/27	AUDIBLE 888-283-5051 NJ	119.00
05/28	05/28	VALLEY CHIROPRACTIC CE HOCKESSIN DE	220.00
05/28	05/28	PLANPLUS JUN 800-527-7557 TX	9.25
05/29	05/29	WHOLE FOODS MARKET S1A PHILADELPHIA PA	37.62
06/01	06/01	EXXONMOBIL83 04729679 HOCKESSI DE	13.00
06/01	06/01	HAPPY HARRY'S INC #25 GREENVILLE DE	175.21
06/01	06/01	VALLEY CHIROPRACTIC CE HOCKESSIN DE	220.00
06/01	06/01	U SPRAY INC LILBURN GA	30.75
06/01	06/01	HARVEST MARKET HOCKESSIN DE	309.47
06/01	06/01	HARVEST MARKET HOCKESSIN DE	3.99

FRAUD -

man

man

man

Account # 91 1303 7697 9787
May 10 ne 8, 2004

06/02	06/02	AMOCO OIL	08128993	GREENVILLE	DE	2.00
06/02	06/02	AMOCO OIL	08128993	GREENVILLE	DE	26.34
06/02	06/02	FIFTEEN FISHER #014		NEW YORK	NY	138.00
06/02	06/02	FIFTEEN FISHER #50		WESTPORT	CT	230.00
06/02	06/02	BARNES & NOBLE.COM	800-843-2665		NJ	23.94
06/03	06/03	THE HOME DEPOT 4109		PHILADELPHIA	PA	14.83
06/03	06/03	SHOP RITE #426	SZ4	PHILADELPHIA	PA	7.41
06/03	06/03	SHOP RITE #426	SZ4	PHILADELPHIA	PA	7.41
06/03	06/03	WHOLE FOODS MARKET S1A		PHILADELPHIA	PA	20.35
06/03	06/03	BARNES & NOBLE.COM	800-843-2665		NJ	27.17
06/04	06/04	PURITY ENVIRONMENTAL	6103844407		PA	77.00
06/04	06/04	HARVEST MARKET		HOCKESSIN	DE	115.24
06/04	06/04	LEI*LANDS END CLOTHING	8003324700		WI	66.95
06/07	06/07	HARVEST MARKET		HOCKESSIN	DE	124.41
Total Standard Purch						\$4,691.54

**Cash Advances**

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days In Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/ FINANCE CHARGE	ANNUAL PERCENTAGE RATE	
PURCHASES												
Standard Purch	11.990%	.03285%(D)	x	29	x	\$0.00	=	\$0.00	+	\$0.00	11.990%	
CASH ADVANCES												
Standard Adv	19.990%	.05477%(D)	x	29	x	\$0.00	=	\$0.00	+	\$0.00	19.990%	
								Total		FINANCE CHARGE	=	\$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

CO' IAN HOMSEY
Acc. 8491 1303 7697 9787
June 8 - July 9, 2004

Page 3 of 5



Payments and Adjustments

Trans	Post	Description	Amount
	06/21	PAYMENT THANK YOU	4,691.54CR
06/25	06/25	LEI*LANDS END CLOTHING 8003324700 WI	59.00CR
Total Payments and Adjustments			\$4,750.54CR

AT&T Universal MasterCard Activity

Purchases.....	6,539.04
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$6,539.04

Purchases

Total MasterCard Purchases..... \$6,539.04

Standard Purch

Trans	Post	Description	Amount
06/07	06/09	HAPPY HARRY'S #38 HOCKESSIN DE	175.47
06/07	06/09	HAPPY HARRY'S #38 HOCKESSIN DE	384.28
06/07	06/09	THE HOME DEPOT 1601 NEWARK DE	5.69
06/07	06/09	ATHENA INST.-610-827-2 TEL6108272200 PA	197.00
06/08	06/09	HARVEST MARKET HOCKESSIN DE	131.82
06/09	06/09	AMOCO OIL 08128993 GREENVILLE DE	24.55
06/10	06/10	EXXONMOBIL83 04729679 HOCKESSIN DE	19.10
06/11	06/11	EDIBLE LANDSCAPING AFTON VA	72.00
06/11	06/11	WWW.ANTIAGING SYSTEMS.COM GBR	263.00
06/11	06/11	BARNES & NOBLE.COM 800-843-2665 NJ	50.14
06/12	06/12	WHOLE FOODS MARKET S1A PHILADELPHIA PA	77.35
06/14	06/14	HARMONY COMPANY BLAUVELT NY	32.25
06/14	06/14	OKURA JAPANESE REST HOCKESSIN DE	44.90
06/14	06/14	HARVEST MARKET HOCKESSIN DE	121.57
06/14	06/14	STEVE SWYKA AUTO SPECI WILMINGTON DE	33.17
06/14	06/14	ATHENA INST.-610-827-2 TEL6108272200 PA	225.00
06/15	06/15	HARVEST MARKET HOCKESSIN DE	45.47
06/16	06/16	AMOCO OIL 08128993 GREENVILLE DE	25.87
06/16	06/16	HAPPY HARRY'S #38 HOCKESSIN DE	163.04
06/16	06/16	VITAMIN RESEARCH PRODU CARSON CITY NV	105.27
06/16	06/16	VITAMIN RESEARCH PRODU CARSON CITY NV	530.26
06/17	06/17	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	21.36
06/18	06/18	HARVEST MARKET HOCKESSIN DE	58.65
06/18	06/18	3027 LEE'S HARDWARE IN PHILADELPHIA PA	23.95
06/18	06/18	GWC*GARRETT WADE CO 8002212942 NY	52.90
06/18	06/18	VSI*WINTERSILKS 800-648-7455 FL	67.35
06/19	06/19	STAPLES #110 WILMINGTON DE	188.44
06/20	06/20	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	152.45
06/21	06/21	HAPPY HARRY'S INC #25 GREENVILLE DE	243.95
06/21	06/21	L BOUTIQUE LTD GREENVILLE DE	152.00
06/21	06/21	OKURA JAPANESE REST HOCKESSIN DE	42.90
06/22	06/22	EXXONMOBIL83 04729679 HOCKESSIN DE	12.81
06/22	06/22	TROLL OF SCANDANAVIA 3024296288 DE	18.00
06/22	06/22	G W KELLER DDS PA WILMINGTON DE	144.00
06/22	06/22	TOADSTOOL HOCKESSIN DE	49.80
06/22	06/22	WIN*WIND WEATHER 8009229463 CA	112.90
06/23	06/23	AMOCO OIL 08128993 GREENVILLE DE	24.56
06/23	06/23	HOCKESSIN WINE AND SPI HOCKESSIN DE	107.90
06/23	06/23	HARVEST MARKET HOCKESSIN DE	247.44
06/25	06/25	WHOLE FOODS MARKET S1A PHILADELPHIA PA	53.06
06/26	06/26	EXXONMOBIL83 04729679 HOCKESSIN DE	9.50
06/26	06/26	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	498.14
06/26	06/26	RICHARDSON'S FLORA HOCKESSIN DE	79.95
06/28	06/28	OKURA JAPANESE REST HOCKESSIN DE	36.15
06/28	06/28	WCS #1 GREENVILLE DE	103.50
06/29	06/29	HARVEST MARKET HOCKESSIN DE	193.21
06/29	06/29	PLANPLUS JUL 800-527-7557 TX	9.25
06/30	06/30	EXXONMOBIL83 04729679 HOCKESSIN DE	7.90
06/30	06/30	AMOCO OIL 08128993 GREENVILLE DE	24.05
06/30	06/30	AM2*SUPERSTORE AMAZON.COM WA	16.56

FRAUD -

FRAUD -

NNNN*NNNN*NYNN*YNN*
12241910047920002



CO/ JAN HOMSEY
 Acct. 5491 1303 7697 9787
 June 8 - July 9, 2004

Page 4 of 5



06/30	06/30	LIGHT HOUSE OF DEL	HOCKESSIN	DE	19.80
07/01	07/01	UTRECHT ART SUPPLY #28	PHILADELPHIA	PA	32.64
07/02	07/02	UTRECHT ART SUPPLY #28	PHILADELPHIA	PA	21.69
07/03	07/03	PATHMARK #5 0000558F	PHILADELPHIA	PA	3.99
07/03	07/03	PATHMARK #5 0000558F	PHILADELPHIA	PA	18.18
07/03	07/03	LIFE EXTENSION FDTN	FT LAUDERDALE	FL	98.00
07/05	07/05	TRADER JOE'S #000065M2	WILMINGTON	DE	18.14
07/05	07/05	HAPPY HARRY'S #38	HOCKESSIN	DE	6.95
07/05	07/05	HAPPY HARRY'S #38	HOCKESSIN	DE	116.98
07/05	07/05	VALLEY CHIROPRACTIC CE	HOCKESSIN	DE	170.00
07/05	07/05	REGAL CINEMAS BRANDYWT	WILMINGTON	DE	17.50
07/05	07/05	SCOTT TRUE VALUE	HOCKESSIN	DE	54.10
07/06	07/06	BIOSHIELD PAINT/ECO DE	5054383448	NM	72.50
07/06	07/06	HARVEST MARKET	HOCKESSIN	DE	250.77
07/07	07/07	AMOCO OIL 08128993	GREENVILLE	DE	25.32
07/07	07/07	BARNES & NOBLE.COM	800-843-2665	NJ	20.58
07/07	07/07	SUNDANCE CATLG	8004222770	UT	161.76
Total Standard Purch					\$6,539.04



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x Days In Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+ Fee/ FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES									
Standard Purch	11.990%	.03285%(D)	x	31	x	-	\$0.00	= \$0.00 +	\$0.00 11.990%
CASH ADVANCES									
Standard Adv	19.990%	.05477%(D)	x	31	x		\$0.00	= \$0.00 +	\$0.00 19.990%
Total							FINANCE CHARGE	=	\$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00



COL IN HOMSEY
Accol 481 1303 7697 9787
July 9 - August 10, 2004

NNNN*NNNN*NNNN*NYNN*
221122230090490002

Payments and Adjustments

Trans	Post	Description	Amount
	07/19	PAYMENT THANK YOU	6,480.04CR
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25CR
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25CR
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25CR
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25CR
Total Payments and Adjustments			\$6,609.04CR

AT&T Universal MasterCard Activity

Purchases.....	11,615.18
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$11,615.18



Purchases

Total MasterCard Purchases..... \$11,615.18

Standard Purch

Trans	Post	Description	Amount
07/08	07/10	EXXONMOBIL83 04729679 HOCKESSI DE	16.20
07/09	07/10	CENTREVILLE VET HOSPIT WILMINGTON DE	925.00
07/09	07/10	BAKERS TRUE VALUE HDW MILLSBORO DE	4,283.01
07/09	07/10	WHOLE FOODS MARKET S1A PHILADELPHIA PA	40.13
07/09	07/10	MICHELE BRODER DMD WILMINGTON DE	134.00
07/12	07/12	AMOCO OIL 08128993 GREENVILLE DE	13.50
07/12	07/12	JASMINE WILMINGTON DE	99.50
07/12	07/12	JP ANIMAL SUPPLY COLORA MD	129.50
07/13	07/13	HAPPY HARRY'S #38 HOCKESSIN DE	551.90
07/13	07/13	HARVEST MARKET HOCKESSIN DE	140.32
07/14	07/14	AMOCO OIL 08128993 GREENVILLE DE	22.62
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25
07/15	07/15	WHOLE FOODS MARKET S1A PHILADELPHIA PA	44.40
07/16	07/16	HARVEST MARKET HOCKESSIN DE	193.48
07/17	07/17	EXXONMOBIL83 04729679 HOCKESSI DE	13.20
07/19	07/19	PRO PEST PRODUCTS INC 7709043626 GA	74.00
07/19	07/19	PIZZA BY ELIZABETHS GREENVILLE DE	67.50
07/19	07/19	GOMIATA.COM NORTH HOLLYWO CA	109.90
07/20	07/20	WYSONG CORPORATION 989-6310009 MI	290.66
07/20	07/20	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
07/20	07/20	HARVEST MARKET HOCKESSIN DE	240.40
07/20	07/20	ALBRIGHT OPTICIANS GREENVILLE DE	1,550.00
07/21	07/21	AMOCO OIL 08128993 GREENVILLE DE	22.39
07/22	07/22	AJ-WRIGHT #0117 WYNCOTE PA	50.73
07/22	07/22	WAL MART WYNCOTE PA	9.00
07/24	07/24	WHOLE FOODS MARKET S1A PHILADELPHIA PA	10.90
07/25	07/25	JAPANESE GREEN TEA ONL DEL MAR CA	77.30
07/26	07/26	EXXONMOBIL83 04729679 HOCKESSI DE	15.25
07/26	07/26	OKURA JAPANESE REST HOCKESSIN DE	58.85
07/26	07/26	HARVEST MARKET HOCKESSIN DE	277.42
07/27	07/27	HARVEST MARKET HOCKESSIN DE	275.80
07/28	07/28	VALLEY CHIROPRACTIC CE HOCKESSIN DE	40.00
07/28	07/28	SUNOCO WILMINGTON DE	26.87
07/28	07/28	PLANPLUS AUG 800-527-7557 TX	9.25
07/29	07/29	WHOLE FOODS MARKET S1A PHILADELPHIA PA	45.11
07/30	07/30	HARVEST MARKET HOCKESSIN DE	245.52
07/31	07/31	EXXONMOBIL83 04729679 HOCKESSI DE	15.30
08/01	08/01	EXXONMOBIL83 04729679 HOCKESSI DE	14.07
08/02	08/02	HAPPY HARRY'S #38 HOCKESSIN DE	378.07
08/02	08/02	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
08/03	08/03	HARVEST MARKET HOCKESSIN DE	252.73
08/03	08/03	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	15.00
08/04	08/04	AMOCO OIL 08128993 GREENVILLE DE	24.23

FRAUD
CARD

[Handwritten signature]

FRAUD —

[Handwritten mark]

[Handwritten signature]

[Handwritten mark]

[Handwritten mark]

[Handwritten mark]

08/04	08/04	VALLEY CHIROPRACTIC CE	HOCKESSIN	DE	20.00
08/04	08/04	HARVEST MARKET	HOCKESSIN	DE	100.49
08/04	08/04	SUNDANCE CATLG	8004222770	UT	96.19
08/07	08/07	EXXONMOBIL83	04729679	HOCKESSI	10.55
08/08	08/08	WWW.ANTIAGING	SYSTEMS.COM	GBR	370.95
08/08	08/08	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	16.44
08/09	08/09	PIZZA BY ELIZABETHS	GREENVILLE	DE	25.37
08/09	08/09	HARVEST MARKET	HOCKESSIN	DE	71.97
Total Standard Purch					\$11,615.18



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days in x Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+ Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES									
Standard Purch	11.990%	.03285%(D)	x	32	x	\$0.00	=	\$0.00 + \$0.00	11.990%
CASH ADVANCES									
Standard Adv	19.990%	.05477%(D)	x	32	x	\$0.00	=	\$0.00 + \$0.00	19.990%
Total							FINANCE CHARGE = \$0.00		

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

COLE V. HOMSEY
 Account # 01 1303 7897 8767
 August 10 - September 9, 2004



Page 3 of 5

Payments and Adjustments

Trans	Post	Description	Amount
	08/25	PAYMENT THANK YOU	11,486.18CR
Total Payments and Adjustments			\$11,486.18CR

AT&T Universal MasterCard Activity

Purchases	8,209.95
Cash Advances and Checks	0.00
Finance Charges	0.00
Total MasterCard Activity	\$8,209.95

Purchases

Total MasterCard Purchases..... \$8,209.95

Standard Purch

Trans	Post	Description	Amount
08/10	08/11	CHRYSALIS NATURAL MEDI WILMINGTON DE	118.00
08/10	08/11	HAPPY HARRY'S #38 HOCKESSIN DE	163.04
08/10	08/11	HAPPY HARRY'S #38 HOCKESSIN DE	175.47
08/10	08/11	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
08/10	08/11	SCOTT TRUE VALUE HOCKESSIN DE	45.53
08/10	08/11	HARVEST MARKET HOCKESSIN DE	190.22
08/11	08/11	AMOCO OIL 08128993 GREENVILLE DE	22.97
08/11	08/11	JP ANIMAL SUPPLY COLORA MD	160.40
08/11	08/11	GAR*GARNET HILL B006226216 NH	157.95
08/12	08/12	HARMONY COMPANY BLAUVELT NY	96.76
08/12	08/12	UTRECHT ART SUPPLIES # PHILADELPHIA PA	27.27
08/13	08/13	EXXONMOBIL83 04729679 HOCKESSIN DE	12.85
08/13	08/13	ASPEN BENEFITS TRIENEL COEUR D ALENE ID	54.95
08/13	08/13	HARVEST MARKET HOCKESSIN DE	216.57
08/13	08/13	WHOLE FOODS MARKET S1A PHILADELPHIA PA	48.37
08/16	08/16	OKURA JAPANESE REST HOCKESSIN DE	19.05
08/16	08/16	HARVEST MARKET HOCKESSIN DE	185.71
08/16	08/16	HTY HBTS NUCELL KINOTX SCOTTSDALE AZ	55.90
08/16	08/16	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	554.00
08/17	08/17	INTERNET SERVICES 888- 610-6929205 PA	29.85
08/17	08/17	HAPPY HARRY'S #38 HOCKESSIN DE	5.56
08/17	08/17	OKURA JAPANESE REST HOCKESSIN DE	34.85
08/17	08/17	HARVEST MARKET HOCKESSIN DE	107.04
08/17	08/17	HIGHLAND HARDWARE SVST ATLANTA GA	77.97
08/18	08/18	AMOCO OIL 08128993 GREENVILLE DE	22.34
08/20	08/20	APPLE COMPUTER 800-676-2775 TX	49.00
08/20	08/20	WHOLE FOODS MARKET S1A PHILADELPHIA PA	20.27
08/21	08/21	EXXONMOBIL83 04729679 HOCKESSIN DE	12.95
08/21	08/21	HARVEST MARKET HOCKESSIN DE	54.08
08/22	08/22	EXXONMOBIL83 04709499 TRENTON NJ	25.52
08/22	08/22	PRO TOUCH ENTERPRISES NEPTUNE NJ	14.50
08/23	08/23	HARVEST MARKET HOCKESSIN DE	79.87
08/23	08/23	HTY HBTS NUCELL KINOTX SCOTTSDALE AZ	90.85
08/23	08/23	AMZ*SUPERSTORE AMAZON.COM WA	12.93
08/24	08/24	HONEY KAMALI GREENVILLE DE	165.00
08/24	08/24	CENTREVILLE VET HOSPIT WILMINGTON DE	42.00
08/24	08/24	HARVEST MARKET HOCKESSIN DE	253.26
08/24	08/24	SCOTT TRUE VALUE HOCKESSIN DE	45.74
08/25	08/25	AMOCO OIL 08128993 GREENVILLE DE	16.05
08/25	08/25	BEST VACUUM 773-3484500 IL	399.99
08/26	08/26	DALE'S SHOE-TIQUE GREENVILLE DE	175.00
08/26	08/26	WCS #1 GREENVILLE DE	11.50
08/26	08/26	TJMAXX #0693 WILMINGTON DE	27.92
08/26	08/26	HAPPY HARRY'S INC #25 GREENVILLE DE	72.79
08/26	08/26	WHOLE FOODS MARKET S1A PHILADELPHIA PA	30.03
08/26	08/26	APPLE COMPUTER 800-676-2775 TX	5.26
08/26	08/26	APPLE COMPUTER 800-676-2775 TX	49.74
08/27	08/27	VALLEY CHIROPRACTIC CE HOCKESSIN DE	158.00
08/28	08/28	HARVEST MARKET HOCKESSIN DE	42.60
08/28	08/28	PEARL ART & CRAFT #901 PHILADELPHIA PA	204.36
08/28	08/28	BLUEFLY*COM THANKS YOU 877-258-3359 NY	345.41

NNNN*NNNN*NNNN*NNNN*
 22112530099200002



FRAUD -

	08/28	08/28	HARVEST MARKET	HOCKESSIN	DE	15.98
	08/28	08/28	HARVEST MARKET	HOCKESSIN	DE	20.50
FRAUD	08/28	08/28	PLANPLUS SEP	800-527-7557	TX	9.25
	08/30	08/30	HOCKESSIN WINE AND SPI	HOCKESSIN	DE	35.99
	08/30	08/30	NEW CONCEPT DENTAL	WILMINGTON	DE	179.00
	08/30	08/30	INTERNET SERVICES 888-	610-6929205	PA	9.96
	08/31	08/31	HARVEST MARKET	HOCKESSIN	DE	122.45
	08/31	08/31	CONCORD PET FOODS & SU	HOCKESSIN	DE	178.06
FRAUD	08/31	08/31	PEP UP	GEORGETOWN	DE	500.00
	08/31	08/31	PEP UP	GEORGETOWN	DE	873.69
	09/01	09/01	HAPPY HARRY'S #38	HOCKESSIN	DE	6.99
	09/01	09/01	EXXONMOBIL83	04729679	HOCKESSIN	26.64
	09/02	09/02	WAL MART	WYNCOTE	PA	15.68
	09/02	09/02	VITAMIN RESEARCH PRODU	CARSON CITY	NV	62.90
	09/03	09/03	HARVEST MARKET	HOCKESSIN	DE	110.44
	09/04	09/04	AMZ*SUPERSTORE	AMAZON.COM	WA	29.49
	09/04	09/04	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	53.08
	09/05	09/05	AMZ*SUPERSTORE	AMAZON.COM	WA	20.19
	09/06	09/06	AMZ*SUPERSTORE	AMAZON.COM	WA	61.66
	09/06	09/06	AMZ*SUPERSTORE	AMAZON.COM	WA	33.43
	09/07	09/07	THE WINE AND SPIRIT CO	GREENVILLE	DE	34.35
	09/07	09/07	HARVEST MARKET	HOCKESSIN	DE	68.23
	09/07	09/07	ANGEKSTEIN'S	WILMINGTON	DE	58.40
	09/07	09/07	STEVE SWYKA AUTO SPECI	WILMINGTON	DE	693.99
	09/08	09/08	AMZ*Amazon Payments	AMAZON.COM	WA	9.24
	Total Standard Purch					\$8,209.95



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic <u>FINANCE</u> CHARGE	+	Transaction Fee/ <u>FINANCE</u> CHARGE	<u>ANNUAL</u> <u>PERCENTAGE</u> RATE
PURCHASES											
Standard Purch	12.240%	.03353%(D)	x	30	x	\$0.00	=	\$0.00	+	\$0.00	12.240%
CASH ADVANCES											
Standard Adv	19.990%	.05477%(D)	x	30	x	\$0.00	=	\$0.00	+	\$0.00	19.990%
Total								<u>FINANCE CHARGE</u>	=	\$0.00	

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

Payments and Adjustments

Trans	Post	Description	Amount
	09/20	PAYMENT THANK YOU	8,209.95CR
Total Payments and Adjustments			\$8,209.95CR

A&T Universal MasterCard Activity

Purchases.....	9,293.14
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$9,293.14

Purchases

Total MasterCard Purchases..... \$9,293.14

Standard Purch

Trans	Post	Description	Amount
09/08	09/10	AMOCO OIL 08128993 GREENVILLE DE	21.40
09/09	09/10	EMERITA.COM PORTLAND OR	43.98
09/09	09/10	3027 LEE'S HARDWARE IN PHILADELPHIA PA	18.39
09/09	09/10	PAT'S PIZZERIA HOCKESSIN DE	15.65
09/10	09/10	UTRECHT ART SUPPLIES # PHILADELPHIA PA	66.95
09/10	09/10	HARVEST MARKET HOCKESSIN DE	227.67
09/10	09/10	EXXONMOBIL83 04729679 HOCKESSI DE	13.55
09/13	09/13	USPS 3379300507 WILMINGTON DE	3.85
09/13	09/13	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
09/13	09/13	STEVE SWYKA AUTO SPECI WILMINGTON DE	156.76
09/13	09/13	PROGRESSIVE INS 800-888-7764 OH	1,064.00
09/14	09/14	AMZ*SUPERSTORE AMAZON.COM WA	27.50
09/14	09/14	HARVEST MARKET HOCKESSIN DE	227.97
09/14	09/14	SCOTT TRUE VALUE HOCKESSIN DE	45.62
09/14	09/14	HAPPY HARRY'S #38 HOCKESSIN DE	65.37
09/14	09/14	HAPPY HARRY'S #38 HOCKESSIN DE	333.13
09/15	09/15	HARVEST MARKET HOCKESSIN DE	71.98
09/15	09/15	CENTREVILLE VET HOSPIT WILMINGTON DE	176.00
09/15	09/15	CONCORD PET FOODS & SU HOCKESSIN DE	241.97
09/15	09/15	GEORGE H BURNS INC WILMINGTON DE	1,924.00
09/15	09/15	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	554.00
09/15	09/15	AMOCO OIL 08128993 GREENVILLE DE	27.22
09/17	09/17	3027 LEE'S HARDWARE IN PHILADELPHIA PA	6.31
09/17	09/17	SEVEN CUPS 5208814072 AZ	86.35
09/17	09/17	SEVEN CUPS 5208814072 AZ	86.35
09/18	09/18	EXXONMOBIL83 04729679 HOCKESSI DE	13.50
09/20	09/20	THE WINE AND SPIRIT CO GREENVILLE DE	14.31
09/20	09/20	A & A LUMBER SUPPLY CO AVONDALE PA	35.74
09/20	09/20	HARVEST MARKET HOCKESSIN DE	190.52
09/20	09/20	VITAMIN RESEARCH PRODU CARSON CITY NV	485.12
09/21	09/21	GWP*WAYSIDE GARDENS 8008451124 SC	58.90
09/22	09/22	PEOPLE FOR THE AMERICA WASHINGTON DC	10.00
09/22	09/22	SUS*PSYCHOLOGY TODAY 8002348361 CO	1,34.97
09/22	09/22	HARVEST MARKET HOCKESSIN DE	162.41
09/22	09/22	HAPPY HARRY'S #38 HOCKESSIN DE	58.49
09/22	09/22	EXXONMOBIL83 04729679 HOCKESSI DE	26.33
09/23	09/23	WHOLE FOODS MARKET S1A PHILADELPHIA PA	7.54
09/23	09/23	WHOLE FOODS MARKET S1A PHILADELPHIA PA	41.98
09/23	09/23	DALES SHOETIQUE GREENVILLE DE	198.00
09/24	09/24	B. WILK FABRICS, IN PHILADELPHIA PA	22.47
09/24	09/24	HARVEST MARKET HOCKESSIN DE	249.55
09/24	09/24	B. WILK FABRICS, IN PHILADELPHIA PA	40.55
09/25	09/25	UTRECHT ART SUPPLIES # PHILADELPHIA PA	6.30
09/26	09/26	LIFE ENHANCEMENT PRODU PETALUMA CA	50.45
09/26	09/26	EXXONMOBIL83 04729679 HOCKESSI DE	14.70
09/27	09/27	HARMONY COMPANY BLAUVELT NY	64.51
09/28	09/28	BELLS SUPPLY COMPANY I NEWARK DE	58.66
09/28	09/28	TOTAL WINE AND MORE WI WILMINGTON DE	79.69
09/28	09/28	HARVEST MARKET HOCKESSIN DE	195.09
09/28	09/28	PEP UP GEORGETOWN DE	500.00
09/28	09/28	INTERNET SERVICES 888- 610-6929205 PA	9.95

NNNN*NNNN*NNNN*NNNN*
221122850092710002

FRAUD—

FRAUD—

FRAUD -

09/28	09/28	SCOTT TRUE VALUE	HOCKESSIN	DE	57.48
09/28	09/28	SHELL OIL 91002614193	NEW CASTLE	DE	30.19
09/28	09/28	PLANPLUS OCT 800-527-7557	TX		9.25
09/30	09/30	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	29.76
10/01	10/01	UTRECHT ART SUPPLIES #	PHILADELPHIA	PA	50.72
10/01	10/01	HARVEST MARKET	HOCKESSIN	DE	150.51
10/01	10/01	EXXONMOBIL83 04729679	HOCKESSI	DE	11.90
10/01	10/01	HAPPY HARRY'S INC #25	GREENVILLE	DE	70.20
10/01	10/01	HAPPY HARRY'S INC #25	GREENVILLE	DE	177.45
10/04	10/04	HARVEST MARKET	HOCKESSIN	DE	19.63
10/04	10/04	JP ANIMAL SUPPLY	COLORA	MD	170.30
10/06	10/06	HARVEST MARKET	HOCKESSIN	DE	145.63
10/06	10/06	EXXONMOBIL83 04729679	HOCKESSI	DE	10.10
10/06	10/06	SHELL OIL 91002614193	NEW CASTLE	DE	31.19
10/09	10/09	EXXONMOBIL83 04729679	HOCKESSI	DE	6.50
10/09	10/09	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	61.11
10/09	10/09	HARVEST MARKET	HOCKESSIN	DE	105.52
Total Standard Purch					\$9,293.14



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES											
Standard Purch	12.490%	.03422%(D)	x	32	x	\$0.00	=	\$0.00	+	\$0.00	12.490%
CASH ADVANCES											
Standard Adv	19.990%	.05477%(D)	x	32	x	\$0.00	=	\$0.00	+	\$0.00	19.990%
Total FINANCE CHARGE										=	\$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

MAN HOMSEY
Account 5491 1303 7697 9787
October 11 - November 8, 2004

AT&T Universal Car

Page 3 of 5

Payments and Adjustments

Trans	Post	Description	Amount
	10/28	PAYMENT THANK YOU	9,293.14CR
Total Payments and Adjustments			\$9,293.14CR

AT&T Universal MasterCard Activity

Purchases.....	6,882.55
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$6,882.55

Purchases

Total MasterCard Purchases..... \$6,882.55

Standard Purch

Trans	Post	Description	Amount
10/09	10/12	HAPPY HARRY'S #38 HOCKESSIN DE	83.13
10/11	10/12	HARVEST MARKET HOCKESSIN DE	15.98
10/11	10/12	CAPRIOTTI'S HOCKESSIN DE	22.25
10/11	10/12	SCOTT TRUE VALUE HOCKESSIN DE	26.07
10/11	10/12	SUNDANCE CATLG 8004222770 UT	189.95
10/13	10/13	HARVEST MARKET HOCKESSIN DE	508.09
10/13	10/13	EXXONMOBIL83 04729679 HOCKESSIN DE	8.00
10/13	10/13	SHELL OIL 91002614193 NEW CASTLE DE	23.60
10/14	10/14	PATHMARK #5 0000558F CHELTENHAM PA	15.38
10/14	10/14	VITAMIN RESEARCH PRODU TEL8008772447 NV	81.80
10/15	10/15	HARVEST MARKET HOCKESSIN DE	112.67
10/15	10/15	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	554.00
10/16	10/16	WWW.ANTIAGING SYSTEMS.COM GBR	550.85
10/18	10/18	STI*SOUNDS TRUE 800-333-9185 CO	24.90
10/18	10/18	HARVEST MARKET HOCKESSIN DE	110.12
10/18	10/18	GATEWAY GARDEN CENTER HOCKESSIN DE	8.99
10/18	10/18	HAPPY HARRY'S #38 HOCKESSIN DE	301.43
10/19	10/19	HARVEST MARKET HOCKESSIN DE	53.43
10/19	10/19	HAPPY HARRY'S #10 WILMINGTON DE	116.98
10/20	10/20	ONLINE PHARMACY NEW ZEALAND NZL	
		492.68 NEW ZEALAND DOLLA =	\$448.69
10/20	10/20	HARVEST MARKET HOCKESSIN DE	25.96
10/20	10/20	DENTAL HEALTH ASSOCS P WILMINGTON DE	135.00
10/20	10/20	EXXONMOBIL83 04729679 HOCKESSIN DE	16.55
10/20	10/20	AMOCO OIL 08128993 GREENVILLE DE	27.33
10/21	10/21	PEOPLE FOR THE AMERICA WASHINGTON DC	10.00
10/21	10/21	DELAWARE SOLID WASTE A DOVER DE	36.00
10/22	10/22	SUNOCO HOCKESSIN DE	35.05
10/23	10/23	HEALTH FREEDOM NUTRITI SANTA ROSA CA	184.56
10/25	10/25	HARVEST MARKET HOCKESSIN DE	75.38
10/25	10/25	SCOTT TRUE VALUE HOCKESSIN DE	78.23
10/25	10/25	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
10/25	10/25	EXXONMOBIL83 04729679 HOCKESSIN DE	30.43
10/25	10/25	HIGHLAND HARDWARE SYST ATLANTA GA	85.96
10/26	10/26	HARVEST MARKET HOCKESSIN DE	74.25
10/26	10/26	DENTAL HEALTH ASSOCS P WILMINGTON DE	130.00
10/26	10/26	PEP UP GEORGETOWN DE	500.00
10/26	10/26	EXXONMOBIL83 04729679 HOCKESSIN DE	12.60
10/28	10/28	UTRECHT ART SUPPLIES # PHILADELPHIA PA	37.80
10/28	10/28	WHOLE FOODS MARKET S1A PHILADELPHIA PA	14.26
10/28	10/28	ORGANIC UNLIMITED TEL6105932995 PA	86.84
10/28	10/28	LINNETT S GULF PHILADELPHIA PA	754.55
10/28	10/28	PLANPLUS NOV 800-527-7557 TX	9.25
10/29	10/29	AMZ*SUPERSTORE AMAZON.COM WA	59.95
10/29	10/29	HARVEST MARKET HOCKESSIN DE	68.98
10/29	10/29	VALLEY CHIROPRACTIC CE HOCKESSIN DE	240.00
11/01	11/01	SCOTT TRUE VALUE HOCKESSIN DE	10.77
11/01	11/01	HARVEST MARKET HOCKESSIN DE	84.15
11/01	11/01	CONCORD PET FOODS #4 HOCKESSIN DE	225.52
11/02	11/02	HARVEST MARKET HOCKESSIN DE	174.96
11/02	11/02	INTERNET SERVICES 888- 610-6929205 PA	9.95

NNNN*NNNN*NNNN*NNYN*
214133130037620002



FRAUD -

FRAUD -

Account 481 1203 7807 8787
 October 1 - November 8, 2004

Page 4 of 5

11/03	11/03	SCOTT TRUE VALUE	HOCKESSIN	DE	16.19
11/03	11/03	SCOTT TRUE VALUE	HOCKESSIN	DE	19.87
11/03	11/03	HARVEST MARKET	HOCKESSIN	DE	50.71
11/03	11/03	EXXONMOBIL 83 04729679	HOCKESSIN	DE	14.70
11/03	11/03	EXXONMOBIL 83 04729679	HOCKESSIN	DE	28.80
11/04	11/04	WHOLE FOODS MARKET S1A PHILADELPHIA	PA		48.91
11/06	11/06	HARVEST MARKET	HOCKESSIN	DE	9.00
11/06	11/06	WAWA INC # 842	HOCKESSIN	DE	29.09
11/06	11/06	HARVEST MARKET	HOCKESSIN	DE	83.54
11/07	11/07	SUNOCO	HOCKESSIN	DE	26.19
11/07	11/07	VIDEO SHOWPLACE -	HOCKESSIN	DE	52.97
11/07	11/07	PATHMARK #5 0000558F WILMINGTON	DE		91.99
Total Standard Purch					\$6,882.55

**Cash Advances**

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/ FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES											
Standard Purch	12.740%	.03490%(D)	x	28	x	\$0.00	=	\$0.00	+	\$0.00	12.740%
CASH ADVANCES											
Standard Adv	19.990%	.05477%(D)	x	28	x	\$0.00	=	\$0.00	+	\$0.00	19.990%
Total								FINANCE CHARGE	=	\$0.00	

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

Payments and Adjustments

Trans	Post	Description	Amount
	11/18	PAYMENT THANK YOU	6,882.55CR
Total Payments and Adjustments			\$6,882.55CR

AT&T Universal MasterCard Activity

Purchases.....	8,613.81
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$8,613.81

**Purchases**

Total MasterCard Purchases..... \$8,613.81

Standard Purch

Trans	Post	Description	Amount
11/05	11/09	HAPPY HARRY'S INC #25 GREENVILLE DE	52.46
11/07	11/09	GATEWAY GARDEN CENTER HOCKESSIN DE	143.92
11/08	11/09	SCOTT TRUE VALUE HOCKESSIN DE	23.48
11/08	11/09	HOCKESSIN WINE AND SPI HOCKESSIN DE	27.46
11/09	11/09	WAWA INC # 842 HOCKESSIN DE	3.59
11/09	11/09	STEVE SWYKA AUTO SPECI WILMINGTON DE	162.82
11/10	11/10	PAYPAL *LESKOCARELL 402 935 7733 CA	40.95
11/10	11/10	PAYPAL *LESKOCARELL 402 935 7733 CA	40.95
11/10	11/10	HARVEST MARKET HOCKESSIN DE	187.15
11/10	11/10	SHELL OIL 91002614193 NEW CASTLE DE	5.00
11/10	11/10	EXXONMOBIL83 04729679 HOCKESSIN DE	15.45
11/10	11/10	EXXONMOBIL83 04729679 HOCKESSIN DE	16.80
11/10	11/10	BORDERS BOOKS 01001379 WILMINGTON DE	57.94
11/10	11/10	HAPPY HARRY'S #38 HOCKESSIN DE	183.82
11/11	11/11	PEP UP GEORGETOWN DE	500.00
11/12	11/12	HARMONY COMPANY BLAUVELT NY	64.51
11/12	11/12	CENTREVILLE VET HOSPIT WILMINGTON DE	189.00
11/12	11/12	SAVEWAY COMPOUNDING PH NEWARK DE	70.00
11/13	11/13	PAYPAL *LESKOCARELL 402 935 7733 CA	40.95
11/13	11/13	WHOLE FOODS MARKET SJA PHILADELPHIA PA	44.86
11/13	11/13	UTRECHT ART SUPPLIES # PHILADELPHIA PA	119.51
11/15	11/15	SCOTT TRUE VALUE HOCKESSIN DE	17.98
11/15	11/15	MAILBOXES ETC. HOCKESSIN DE	19.41
11/15	11/15	HARVEST MARKET HOCKESSIN DE	135.44
11/15	11/15	EXXONMOBIL83 04729679 HOCKESSIN DE	20.37
11/15	11/15	TEXACO INC 91002614184 HOCKESSIN DE	30.67
11/15	11/15	ORGANIC UNLIMITED TEL6105932995 PA	143.00
11/16	11/16	SCOTT TRUE VALUE HOCKESSIN DE	16.15
11/16	11/16	SCOTT TRUE VALUE HOCKESSIN DE	24.70
11/16	11/16	HARVEST MARKET HOCKESSIN DE	135.69
11/16	11/16	ALEXANDERS LAWN & GARD NEWARK DE	7.99
11/16	11/16	EXXONMOBIL83 04729679 HOCKESSIN DE	13.85
11/16	11/16	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	554.00
11/18	11/18	VALLEY CHIROPRACTIC CE HOCKESSIN DE	150.00
11/18	11/18	THE HOME DEPOT 4109 PHILADELPHIA PA	126.14
11/20	11/20	HARVEST MARKET HOCKESSIN DE	138.98
11/22	11/22	HOCKESSIN WINE AND SPI HOCKESSIN DE	35.96
11/22	11/22	LOGEES GREENHOUSES DANIELSON CT	49.79
11/22	11/22	HARVEST MARKET HOCKESSIN DE	138.78
11/22	11/22	EXXONMOBIL83 04729679 HOCKESSIN DE	26.83
11/22	11/22	HTY HRTS NUCELL KINOTX SCOTTSDALE AZ	43.41
11/23	11/23	PEOPLE FOR THE AMERICA WASHINGTON DC	10.00
11/23	11/23	JANSSEN'S MARKET INSJA GREENVILLE DE	38.28
11/23	11/23	HARVEST MARKET HOCKESSIN DE	119.03
11/23	11/23	HAPPY HARRY'S INC #25 GREENVILLE DE	9.99
11/23	11/23	JP ANIMAL SUPPLY COLORA MD	85.90
11/23	11/23	BOSI CORP 800-3674008 MA	97.00
11/24	11/24	STEVE SWYKA AUTO SPECI WILMINGTON DE	153.99
11/24	11/24	THE VITAMIN SHOPPE WILMINGTON DE	187.18
11/24	11/24	SCARS ROLOBUCK 1853 WILMINGTON DE	228.91
11/25	11/25	WINDWARE ROSEVILLE MN	98.75

11/26	11/26	HARVEST MARKET	HOCKESSIN	DE	18.44
11/26	11/26	EXXONMOBIL83 04729679	HOCKESSI	DE	24.79
11/27	11/27	EXXONMOBIL83 04729679	HOCKESSI	DE	12.20
11/27	11/27	HARVEST MARKET	HOCKESSIN	DE	159.13
11/28	11/28	APPLE COMPUTER	800-676-2775	TX	169.00
11/28	11/28	TEXACO INC 91002614175	WILMINGTON	DE	28.33
11/28	11/28	BORDERS BOOKS 01000801	NEWARK	DE	67.00
11/29	11/29	LIFE ENHANCEMENT PROD	PETALUMA	CA	197.78
11/30	11/30	VALLEY CHIROPRACTIC CE	HOCKESSIN	DE	20.00
11/30	11/30	HARVEST MARKET	HOCKESSIN	DE	71.31
11/30	11/30	HARVEST MARKET	HOCKESSIN	DE	96.23
11/30	11/30	PAYPAL *PURE HOODIA	402 935 7733	CA	159.80
11/30	11/30	LIFE EXTENSION EDTN	800-678-8989	FL	325.14
11/30	11/30	HAPPY HARRY'S #38	HOCKESSIN	DE	128.44
11/30	11/30	PLANPLUS DEC	800-527-7557	TX	9.25
12/01	12/01	COMCAST OF WILMINGTON	800-COMCAST	PA	373.90
12/01	12/01	PEP UP	GEORGETOWN	DE	500.00
12/01	12/01	AMOCO OIL 08128993	GREENVILLE	DE	20.80
12/01	12/01	AMNESTY INTERNATIONAL	NEW YORK	NY	125.00
12/01	12/01	HIGHLAND HARDWARE SVST	ATLANTA	GA	301.96
12/02	12/02	EVERYTHING RUBBERMAID	WOOSTER	OH	35.00
12/03	12/03	AMZ*SUPERSTORE	AMAZON.COM	WA	54.80
12/03	12/03	HARVEST MARKET	HOCKESSIN	DE	191.56
12/03	12/03	EXXONMOBIL83 04729679	HOCKESSI	DE	9.20
12/03	12/03	PLANNED PARENTHOOD-DMP	212-2614301	NY	25.00
12/03	12/03	SAVEWAY COMPOUNDING PH	NEWARK	DE	205.00
12/03	12/03	HAPPY HARRY'S #38	HOCKESSIN	DE	5.26
12/04	12/04	INTERNET SERVICES 888-	610-6929205	PA	9.95
12/04	12/04	KAG* INFO.KAGI.COM	510-420-5858	CA	20.00
12/05	12/05	MINDWARE	ROSEVILLE	MN	21.95
12/06	12/06	GREENVILLE WINE AN	GREENVILLE	DE	59.70
12/06	12/06	HARVEST MARKET	HOCKESSIN	DE	184.16
12/06	12/06	HAPPY HARRY'S INC #25	GREENVILLE	DE	38.70
12/07	12/07	HARVEST MARKET	HOCKESSIN	DE	35.78
12/07	12/07	CONCORD PET FOODS #4	HOCKESSIN	DE	39.99
12/07	12/07	EXXONMOBIL83 04729679	HOCKESSI	DE	23.27
12/08	12/08	LIFE EXTENSION EDTN	800-678-8989	FL	97.20
Total Standard Purch					\$8,613.81

FRAUD



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/ FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES											
Standard Purch	12.990%	.03559%(D)	x	31	x	\$0.00	=	\$0.00	+	\$0.00	12.990%
CASH ADVANCES											
Standard Adv	19.990%	.05477%(D)	x	31	x	\$0.00	=	\$0.00	+	\$0.00	19.990%
Total								FINANCE CHARGE	=	\$0.00	

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

Payments and Adjustments

Trans	Post	Description	Amount
	12/22	PAYMENT THANK YOU	8,613.81CR
Total Payments and Adjustments			\$8,613.81CR

AT&T Universal MasterCard Activity

Purchases.....	13,465.72
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$13,465.72

**Purchases**

Total MasterCard Purchases..... \$13,465.72

Standard Purch

Trans	Post	Description	Amount
12/08	12/10	LONGEVITY PLUS PAYSON AZ	52.07
12/09	12/10	HARVEST MARKET HOCKESSIN DE	106.46
12/09	12/10	APPLE COMPUTER 800-676-2775 TX	1,723.00
12/09	12/10	WHOLE FOODS MARKET S1A PHILADELPHIA PA	54.18
12/11	12/11	APPLE COMPUTER 800-676-2775 TX	37.00
12/12	12/12	SOHO PIZZA PHILA PA	2.24
12/12	12/12	SHELL OIL 91002614193 NEW CASTLE DE	4.00
12/12	12/12	SHELL OIL 91002614193 NEW CASTLE DE	32.13
12/13	12/13	ONLINE PHARMACY NEW ZEALAND NZL	
		492.68 NEW ZEALAND DOLLAR =	\$357.98
12/13	12/13	HARVEST MARKET HOCKESSIN DE	106.32
12/13	12/13	CUMBERLAND 91224121 WILMINGTON DE	5.27
12/13	12/13	AMOCO OIL 08128993 GREENVILLE DE	25.42
12/14	12/14	APPLE TREE PUBLISHING FERNDALE WA	17.87
12/14	12/14	PAYPAL *HUMBOLDTFL 4029357733 CA	158.95
12/14	12/14	HARVEST MARKET HOCKESSIN DE	247.47
12/14	12/14	TEA*TEACHING CO CATALO 800-832-2412 VA	274.90
12/14	12/14	EXXONMOBIL83 04729679 HOCKESSIN DE	16.92
12/14	12/14	GATEWAY GARDEN CENTER HOCKESSIN DE	106.16
12/14	12/14	ORGANIC UNLIMITED TEL6105932995 PA	141.90
12/15	12/15	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
12/15	12/15	TAYLOR OIL & PROPANE I KENNETT SQUARE PA	554.00
12/16	12/16	WHOLE FOODS MARKET S1A PHILADELPHIA PA	24.61
12/17	12/17	HARVEST MARKET HOCKESSIN DE	435.19
12/17	12/17	EXXONMOBIL83 04729679 HOCKESSIN DE	23.55
12/18	12/18	GENERATION TEA 845-3526257 NY	123.95
12/20	12/20	HARVEST MARKET HOCKESSIN DE	17.84
12/20	12/20	HARVEST MARKET HOCKESSIN DE	150.52
12/20	12/20	EXXONMOBIL83 04729679 HOCKESSIN DE	17.64
12/20	12/20	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
12/20	12/20	WCS #1 GREENVILLE DE	178.00
12/21	12/21	PEOPLE FOR THE AMERICA WASHINGTON DC	10.00
12/21	12/21	SUNOCO HOCKESSIN DE	32.00
12/21	12/21	THE SCIENCE FAIR INC NEWARK DE	204.90
12/22	12/22	HARVEST MARKET HOCKESSIN DE	43.90
12/22	12/22	HARVEST MARKET HOCKESSIN DE	96.75
12/22	12/22	EXXONMOBIL83 04729679 HOCKESSIN DE	10.75
12/23	12/23	BLOOD BANK OF DELAWARE 302-737-8405 DE	10.00
12/23	12/23	HARVEST MARKET HOCKESSIN DE	106.62
12/23	12/23	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
12/23	12/23	LOWE'S #622 WILMINGTON DE	81.40
12/23	12/23	C B JOE TV & APPLIANCE NEW CASTLE DE	270.85
12/24	12/24	LIFE EXTENSION FDTN 800-678-8989 FL	25.65
12/24	12/24	TOTAL WINE AND MORE WI WILMINGTON DE	97.67
12/24	12/24	EXXONMOBIL83 04729679 HOCKESSIN DE	12.38
12/27	12/27	HARVEST MARKET HOCKESSIN DE	24.63
12/27	12/27	HAPPY HARRY'S #38 HOCKESSIN DE	463.52
12/28	12/28	HARMONY COMPANY BLAUVELT NY	64.51
12/28	12/28	EXXONMOBIL75 04764528 PHILADEL PA	18.06
12/28	12/28	PLANPLUS JAN 800-527-7557 TX	9.25
12/29	12/29	PATHMARK #5 0000558F PHILADELPHIA PA	62.28

FRAUD -

FRAUD

FRAUD
plan plus

12/29	12/29	HERRINGTON CATALOG	8009032878	NH	145.85	
12/29	12/29	EXXONMOBIL83	04729679	HOCKESSI	14.75	
12/29	12/29	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	35.53	
12/29	12/29	AC MOORE ARTS&CRAFT	8 WILMINGTON	DE	119.09	
12/29	12/29	RADIO SHACK	00121210	WILMINGTON	DE	123.97
12/30	12/30	DELAWARE CADILLAC BODY	WILMINGTON	DE	3,038.00	
12/31	12/31	HARVEST MARKET	HOCKESSIN	DE	106.74	
12/31	12/31	UTRECHT ART SUPPLIES #	PHILADELPHIA	PA	170.33	
12/31	12/31	BARNES & NOBLE #2850	PHILADELPHIA	PA	21.38	
01/02	01/02	AIRPORT NEWS AND T	NEW CASTLE	DE	14.48	
01/02	01/02	INTERNET SERVICES 888-	610-6929205	PA	9.95	
01/02	01/02	EXXONMOBIL83	04730354	WILMINGT	DE	28.24
01/02	01/02	THE HOME DEPOT #1605	NEW CASTLE	DE	37.70	
01/02	01/02	DADDY S TOOL STORE	NEW CASTLE	DE	68.00	
01/03	01/03	HARVEST MARKET	HOCKESSIN	DE	116.88	
01/03	01/03	EXXONMOBIL83	04729679	HOCKESSI	DE	14.35
01/03	01/03	BORDERS BOOKS Q1000801	NEWARK	DE	53.41	
01/03	01/03	DAVIS BIOTECH RESEARCH	770-456-5170	AK	124.80	
01/04	01/04	HARVEST MARKET	HOCKESSIN	DE	20.86	
01/04	01/04	BOOKS AND TOBACCO	HOCKESSIN	DE	23.47	
01/04	01/04	CONCORD PET FOODS #4	HOCKESSIN	DE	138.56	
01/04	01/04	HARVEST MARKET	HOCKESSIN	DE	362.16	
01/04	01/04	EXXONMOBIL83	04729679	HOCKESSI	DE	8.75
01/04	01/04	EXXONMOBIL83	04729679	HOCKESSI	DE	15.83
01/04	01/04	KMART	00038737	WILMINGTON	DE	36.67
01/05	01/05	VITAMIN RESEARCH PRODU	TEL8008772447	NV	1,088.87	
01/06	01/06	SAVEWAY COMPOUNDING PH	NEWARK	DE	150.00	
01/07	01/07	LIFE EXTENSION FDTN	800-678-8989	FL	17.15	
01/07	01/07	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	42.45	
01/07	01/07	MICHELE BRODER DMD	WILMINGTON	DE	201.00	
01/08	01/08	NEW YORK TIMES DIGITAL	646-698-8249	NY	7.95	
01/08	01/08	WWW.ANTIAGING	SYSTEMS.COM	GBR	417.95	
Total Standard Purch					\$13,465.72	



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days In Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	Transaction Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES									
Standard Purch	13.240%	.03627%(D)	x	32	x	\$0.00	=	\$0.00 +	\$0.00 13.240%
CASH ADVANCES									
Standard Adv	20.240%	.05545%(D)	x	32	x	\$0.00	=	\$0.00 +	\$0.00 20.240%
Total							FINANCE CHARGE = \$0.00		

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

Payments and Adjustments

Trans	Post	Description	Amount
	01/24	PAYMENT THANK YOU	13,465.72CR
Total Payments and Adjustments			\$13,465.72CR

AT&T Universal MasterCard Activity

Purchases.....	13,466.20
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$13,466.20

**Purchases****Total MasterCard Purchases..... \$13,466.20****Standard Purch**

Trans	Post	Description	Amount
01/09	01/11	SHELL OIL 91002614193 NEW CASTLE DE	19.92
01/10	01/11	ACME MARKETS 7808 SIT WILMINGTON DE	71.17
01/10	01/11	LIFE ENHANCEMENT PRODU PETALUMA CA	127.37
01/10	01/11	HARVEST MARKET HOCKESSIN DE	166.86
01/10	01/11	SUNOCO HOCKESSIN DE	13.75
01/10	01/11	CROMWELL S TAVERN GREENVILLE DE	41.85
01/10	01/11	VALLEY CHIROPRACTIC CE HOCKESSIN DE	180.00
01/11	01/11	STEVE SWYKA AUTO SPECI WILMINGTON DE	33.17
01/11	01/11	BORDERS BOOKS 01001379 WILMINGTON DE	58.89
01/12	01/12	USPS 3379300507 WILMINGTON DE	3.95
01/12	01/12	HARVEST MARKET HOCKESSIN DE	124.61
01/12	01/12	EXXONMOBIL83 04729679 HOCKESSIN DE	18.22
01/13	01/13	PARK TICKETS 950814 215 561 3636 PA	35.00
01/13	01/13	ATHENA INST.-600 QF 00 800-000000 PA	197.00
01/13	01/13	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	415.88
01/13	01/13	MARSHALLS #0171 WILMINGTON DE	45.99
01/14	01/14	CHEF CHARIN CUISINE BALA CYNWYD PA	25.20
01/14	01/14	HARVEST MARKET HOCKESSIN DE	143.88
01/14	01/14	EYETOPIA GREENVILLE DE	607.00
01/14	01/14	SUNOCO HOCKESSIN DE	19.10
01/14	01/14	HAPPY HARRY'S #1 WILMINGTON DE	104.52
01/15	01/15	CONCORD PET FOODS #7 WILMINGTON DE	38.97
01/15	01/15	WHOLE FOODS MARKET S1A PHILADELPHIA PA	41.02
01/15	01/15	MARSHALLS #0171 WILMINGTON DE	65.94
01/15	01/15	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	554.00
01/16	01/16	UTRECHT ART SUPPLIES # PHILADELPHIA PA	41.43
01/16	01/16	SHELL OIL 91002614193 NEW CASTLE DE	7.35
01/16	01/16	TRADER JOE'S #000065M2 WILMINGTON DE	18.99
01/16	01/16	THE HOME DEPOT 1602 CLAYMOUNT DE	23.64
01/16	01/16	SHELL OIL 91002614193 NEW CASTLE DE	30.08
01/17	01/17	HARVEST MARKET HOCKESSIN DE	175.91
01/17	01/17	HAPPY HARRY'S INC #25 GREENVILLE DE	38.70
01/17	01/17	VALLEY CHIROPRACTIC CE HOCKESSIN DE	40.00
01/18	01/18	WAWA INC # 842 HOCKESSIN DE	4.26
01/19	01/19	AMZ*Amazon Payments AMAZON.COM WA	21.44
01/19	01/19	SUNOCO WILMINGTON DE	22.65
01/19	01/19	GREENVILLE WINE AN GREENVILLE DE	25.40
01/19	01/19	ENTERPRISE RENT-A-CAR WILMINGTON DE	793.47
01/19	01/19	EXXONMOBIL83 04730354 WILMINGT DE	29.09
01/19	01/19	ORGANIC UNLIMITED TEL6105932995 PA	156.79
01/19	01/19	STEVE SWYKA AUTO SPECI WILMINGTON DE	584.98
01/19	01/19	CROMWELL S TAVERN GREENVILLE DE	23.45
01/20	01/20	MANHATTEN BAGELS WILMINGTON DE	7.49
01/20	01/20	PEOPLE FOR THE AMERICA WASHINGTON DC	10.00
01/20	01/20	AMZ*SUPERSTORE AMAZON.COM WA	15.52
01/20	01/20	AMZ*SUPERSTORE AMAZON.COM WA	27.99
01/20	01/20	AMZ*SUPERSTORE AMAZON.COM WA	64.59
01/20	01/20	HARVEST MARKET HOCKESSIN DE	115.94
01/20	01/20	BORDERS BOOKS 01001379 WILMINGTON DE	16.95
01/20	01/20	MARSHALLS #0552 WILMINGTON DE	39.98
01/20	01/20	STEVE SWYKA AUTO SPECI WILMINGTON DE	704.61

FRANK

FRANK

FRANK

FRANK

01/21	01/21	HARVEST MARKET	HOCKESSIN	DE	222.98
01/22	01/22	THE PHEROMONE STORE	PHOENIX	AZ	33.95
01/22	01/22	911HEALTHSHOP.COM	BLOOMINGTON	IN	154.85
01/23	01/23	BARNES & NOBLE.COM	800-843-2665	NJ	60.46
01/23	01/23	WAWA INC # 842	HOCKESSIN	DE	9.65
01/24	01/24	HARVEST MARKET	HOCKESSIN	DE	22.99
01/24	01/24	HARVEST MARKET	HOCKESSIN	DE	206.73
01/24	01/24	KIMS CAFE	HOCKESSIN	DE	6.00
01/24	01/24	EXXONMOBIL83 04729679	HOCKESSI	DE	6.35
01/24	01/24	PAT S PIZZERIA	HOCKESSIN	DE	6.55
01/24	01/24	KMART 00038737	WILMINGTON	DE	13.87
01/24	01/24	EXXONMOBIL83 04729679	HOCKESSI	DE	39.47
01/25	01/25	DENTAL HEALTH ASSOCS P	WILMINGTON	DE	300.00
01/25	01/25	EXXONMOBIL83 04729679	HOCKESSI	DE	17.95
01/25	01/25	KAREN OPTICAL CO	WILMINGTON	DE	459.00
01/26	01/26	G-E WELDING SUPPLY CO	NEW CASTLE	DE	63.00
01/26	01/26	PERUVIAN CONNECTION	913-845-2450	KS	172.95
01/26	01/26	HESS #08502	NEW CASTLE	DE	7.52
01/26	01/26	SALEM CC BOOKSTORE #06	CARNEYS POINT NJ		7.97
01/26	01/26	FLY J/CFJ 05067	CARNEYS POINT NJ		21.70
01/27	01/27	HARVEST MARKET	HOCKESSIN	DE	280.93
01/28	01/28	MAILBOXES ETC.	HOCKESSIN	DE	26.28
01/28	01/28	PLANPLUS FEB	800-527-7557	TX	9.25
01/29	01/29	RITE AID STORE 3959	PHILADELPHIA	PA	15.05
01/30	01/30	MENDENHALL SUNOCO	CHADDS FORD	PA	7.35
01/30	01/30	SUBWAY # 26736 016	KENNETT SQUAR	PA	10.68
01/30	01/30	SUNOCO	CHADDS FORD	PA	25.38
01/30	01/30	UTRECHT ART SUPPLIES #	PHILADELPHIA	PA	38.48
01/30	01/30	SEARS ROEBUCK 5213	KENNETT SQ	PA	15.83
01/30	01/30	PAT S PIZZERIA	HOCKESSIN	DE	17.25
01/31	01/31	WAGNER S HARDWARE	GREENVILLE	DE	47.76
01/31	01/31	HARVEST MARKET	HOCKESSIN	DE	133.70
01/31	01/31	INTERNET SERVICES 888-	610-6929205	PA	9.95
01/31	01/31	EXXONMOBIL83 04729679	HOCKESSI	DE	12.80
02/01	02/01	HARVEST MARKET	HOCKESSIN	DE	277.63
02/01	02/01	MAILBOXES ETC.	HOCKESSIN	DE	5.77
02/01	02/01	TEXACO INC 91002614184	HOCKESSIN	DE	6.00
02/01	02/01	GETTY 08676001	WILMINGTON	DE	12.81
02/01	02/01	HAPPY HARRY'S #38	HOCKESSIN	DE	76.68
02/01	02/01	STEVE SWYKA AUTO SPECI	WILMINGTON	DE	2,917.93
02/03	02/03	LIFE EXTENSION FDTN	800-678-8989	FL	93.71
02/03	02/03	ENTERPRISE RENT-A-CAR	WILMINGTON	DE	275.14
02/03	02/03	SUNOCO	PHILADELPHIA	PA	36.63
02/03	02/03	STEVE SWYKA AUTO SPECI	WILMINGTON	DE	446.98
02/04	02/04	AAAS *SCIENCE MAG	202-326-6417	DC	62.00
02/04	02/04	HONEY KAMALI	GREENVILLE	DE	98.00
02/04	02/04	L BOUTIQUE	GREENVILLE	DE	119.00
02/04	02/04	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	26.69
02/05	02/05	RADIO SHACK 00129585	NEWARK	DE	79.99
02/06	02/06	HAPPY HARRY'S #38	HOCKESSIN	DE	31.44
02/07	02/07	HARVEST MARKET	HOCKESSIN	DE	224.21
Total Standard Purch					\$13,466.20

FRAUD -



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days in x Billing Period	Balance x Subject to Finance Charge	=	Periodic FINANCE CHARGE	+ Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES								
Standard Purch	13.490%	.03696%(D)	x 29	x \$0.00	=	\$0.00	+ \$0.00	13.490%
CASH ADVANCES								
Standard Adv	20.490%	.05614%(D)	x 29	x \$0.00	=	\$0.00	+ \$0.00	20.490%
Total						FINANCE CHARGE		= \$0.00

Payments and Adjustments

Trans	Post	Description	Amount
	02/24	PAYMENT THANK YOU	13,466.20CR
02/22	02/22	PLANPLUS SEP 800-527-7557 TX	55.50CR
Total Payments and Adjustments			\$13,521.70CR

AT&T Universal MasterCard Activity

Purchases.....	10,515.16
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$10,515.16

**Purchases**

Total MasterCard Purchases..... \$10,515.16

Standard Purch

Trans	Post	Description	Amount
02/05	02/09	LINENS N THINGS 145 NEWARK DE	36.32
02/07	02/09	EXXONMOBIL83 04729679 HOCKESSI DE	12.15
02/08	02/09	HARVEST MARKET HOCKESSIN DE	118.95
02/09	02/09	LIFE EXTENSION EDTN 800-678-8989 FL	8.94
02/09	02/09	MAILBOXES ETC. HOCKESSIN DE	19.00
02/09	02/09	HARVEST MARKET HOCKESSIN DE	24.37
02/09	02/09	EXXONMOBIL83 04729679 HOCKESSI DE	19.19
02/10	02/10	3027 LEE'S HARDWARE IN PHILADELPHIA PA	4.80
02/10	02/10	WHOLE FOODS MARKET S1A PHILADELPHIA PA	30.19
02/10	02/10	UTRECHT ART SUPPLIES # PHILADELPHIA PA	38.38
02/11	02/11	HARVEST MARKET HOCKESSIN DE	198.29
02/11	02/11	EXXONMOBIL83 04729679 HOCKESSI DE	22.65
02/14	02/14	HARVEST MARKET HOCKESSIN DE	17.48
02/14	02/14	9TH STREET BOOK SHOP WILMINGTON DE	18.95
02/14	02/14	HARMONY COMPANY BLAUVELT NY	64.51
02/14	02/14	HARVEST MARKET HOCKESSIN DE	83.01
02/14	02/14	LIFE EXTENSION EDTN 800-678-8989 FL	81.50
02/14	02/14	SUNDANCE CATLG 8004222770 UT	206.95
02/14	02/14	DENTAL HEALTH ASSOCS P WILMINGTON DE	1,445.00
02/14	02/14	DELAWARE CADILLAC BODY WILMINGTON DE	3,038.64
02/14	02/14	7-ELEVEN 20027 WILMINGTON DE	4.89
02/14	02/14	TALKIN TURKEY WILMINGTON DE	7.25
02/14	02/14	EXXONMOBIL83 04729679 HOCKESSI DE	17.50
02/14	02/14	COASTAL DEEPWATER NJ	18.60
02/14	02/14	VALLEY CHIROPRACTIC CE HOCKESSIN DE	70.00
02/15	02/15	EXXONMOBIL83 04757993 WILMINGT DE	27.92
02/15	02/15	SAHALIE 8008211286 OR	67.85
02/15	02/15	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	554.00
02/16	02/16	SCOTT TRUE VALUE HOCKESSIN DE	10.78
02/16	02/16	SCOTT TRUE VALUE HOCKESSIN DE	40.89
02/16	02/16	HARVEST MARKET HOCKESSIN DE	92.39
02/16	02/16	ONLINE PHARMACY NEW ZEALAND NZL	
		492.68 NEW ZEALAND DOLLA =	\$363.21
02/16	02/16	EXXONMOBIL83 04729679 HOCKESSI DE	11.00
02/16	02/16	HAPPY HARRY'S #38 HOCKESSIN DE	11.99
02/16	02/16	VITAMIN RESEARCH PRODU TEL8008772447 NY	395.57
02/17	02/17	JP ANIMAL SUPPLY COLORA MD	51.75
02/17	02/17	NM KNIGHT CO INC. MILLVILLE NJ	80.00
02/18	02/18	VITAMIN RESEARCH PRODU TEL8008772447 NY	148.90
02/19	02/19	WHOLE FOODS MARKET S1A PHILADELPHIA PA	54.52
02/19	02/19	LIFE ENHANCEMENT PRODU PETALUMA CA	127.37
02/20	02/20	AMZ*Amazon Payments AMAZON.COM WA	3.39
02/20	02/20	AMZ*Amazon Payments AMAZON.COM WA	7.49
02/20	02/20	AMZ*Amazon Payments AMAZON.COM WA	9.48
02/20	02/20	AMZ*Amazon Payments AMAZON.COM WA	10.99
02/20	02/20	AMZ*Amazon Payments AMAZON.COM WA	36.46
02/20	02/20	AMZ*Amazon Payments AMAZON.COM WA	40.47
02/21	02/21	EXXONMOBIL83 04729679 HOCKESSI DE	16.15
02/21	02/21	EXXONMOBIL83 04729679 HOCKESSI DE	27.40
02/21	02/21	(SHELL OIL) 91002614193 NEW CASTLE DE	33.90

FRAUD

02/21	02/21	SAHALIE	8008211286	OR	67.85
02/21	02/21	ORGANIC UNLIMITED	TEL6105932995	PA	121.34
02/22	02/22	AMZ*SUPERSTORE	AMAZON.COM	WA	96.36
02/22	02/22	LIFE EXTENSION FDTN	800-678-8989	FL	493.46
02/23	02/23	PEOPLE FOR THE AMERICA	WASHINGTON	DC	10.00
02/25	02/25	WHOLE FOODS MARKET SIA	PHILADELPHIA	PA	30.98
02/27	02/27	AMZ*Amazon Payments	AMAZON.COM	WA	16.62
02/27	02/27	GETTY 08676001	WILMINGTON	DE	12.95
02/28	02/28	HARVEST MARKET	HOCKESSIN	DE	114.36
02/28	02/28	INTERNET SERVICES 888-	610-6929205	PA	9.95
02/28	02/28	EXXONMOBIL83 04729679	HOCKESSIN	DE	28.89
03/01	03/01	HARVEST MARKET	HOCKESSIN	DE	138.23
03/01	03/01	HAPPY HARRY'S #38	HOCKESSIN	DE	152.73
03/02	03/02	HARVEST MARKET	HOCKESSIN	DE	30.55
03/02	03/02	SHELL OIL 91002614193	NEW CASTLE	DE	1.49
03/02	03/02	SHELL OIL 91002614193	NEW CASTLE	DE	10.16
03/02	03/02	EXXONMOBIL83 04729679	HOCKESSIN	DE	17.07
03/02	03/02	FUNCOLAND #657	WILMINGTON	DE	29.99
03/03	03/03	ORION PIZZERIA	MENDENHALL	PA	23.09
03/03	03/03	LIFE EXTENSION FDTN	800-678-8989	FL	64.50
03/03	03/03	B.G. CARNEY, INC.	CARNEY'S PT.	NJ	25.00
03/03	03/03	VALLEY CHIROPRACTIC CF	HOCKESSIN	DE	210.00
03/04	03/04	EXXONMOBIL83 04730019	WILMINGT	DE	4.20
03/04	03/04	PLAZA LIQUORS	WILMINGTON	DE	29.77
03/04	03/04	LA TOLTECA #5	NEWPORT	DE	45.50
03/05	03/05	AMZ*Amazon Payments	AMAZON.COM	WA	16.04
03/05	03/05	AMZ*Amazon Payments	AMAZON.COM	WA	16.48
03/05	03/05	EXXONMOBIL83 04729679	HOCKESSIN	DE	9.40
03/05	03/05	HARVEST MARKET	HOCKESSIN	DE	158.19
03/07	03/07	SUNDANCE CATLG	8004222770	UT	216.95
03/07	03/07	HARVEST MARKET	HOCKESSIN	DE	246.99
03/07	03/07	SAHALIE	8008211286	OR	130.90
03/08	03/08	AGO*HSI REPRT/PARASITE	8777916263	MD	22.95
03/08	03/08	HARVEST MARKET	HOCKESSIN	DE	120.84
Total Standard Purch					\$10,515.16

FRAUD



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days in x Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+ Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES									
Standard Purch	13.490%	.03696%(D)	x 29	x	\$0.00	=	\$0.00	+	\$0.00 13.490%
CASH ADVANCES									
Standard Adv	20.490%	.05614%(D)	x 29	x	\$0.00	=	\$0.00	+	\$0.00 20.490%
Total							FINANCE CHARGE	=	\$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

CERTIFICATE OF SERVICE

I, Denise Seastone Kraft, hereby certify that on June 5, 2007, the attached **Memorandum of Law in Support of Defendant's Partial Motion to Dismiss Plaintiffs' Complaint Based Upon Insufficiency of Count III (Bad Faith) and Count IV (Consumer Fraud)** was served on the following persons in the manner indicated and was electronically filed with the Clerk of the Court using CM/ECF:

Via Facsimile & Federal Express

John Sheehan Spadaro, Esq.
John Sheehan Spadaro, LLC
724 Yorklyn Road
Suite 375
Hockessin, DE 19707
Fax: (302) 235-2536


Denise Seastone Kraft (DE No. 2778)